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Women Empowerment and Role of Education

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Abstract: *Women empowerment is an urgent necessity. Policy makers, most of whom are men, have distanced themselves from even considering the concept. Their assumption: there cannot be empowerment of women without disempowerment of men. Education is a powerful means of improving women's status in their community through boosting their economic status. Education is able to increase women's sense of urgency to press for wider reforms to achieve gender equality. The inequalities between men and women and also the discrimination against women are age-old issues all over the world. Empowerment allows individuals to reach their full potential, to improve their social and political participation, and to believe in their own abilities. Putting women in equal footing with men have the power to transform every sector of our national life. The policy issues and pioneer works in the proposed field of study and representative literature reviews to study the relationships between women education and empowerment. The purpose of this study is to determine the level of education and gender consciousness. The study identifies that the level of girls' education is effective in achieving position and there is a positive relationship between education and women empowerment.*

Keywords: *Women Empowerment, Women Education, Discrimination.*

1. INTRODUCTION

The role of women has gone beyond the four walls of their home and extends to all spheres of human endeavors in the development of the nation. Empowerment has become one of the most widely used development terms. Women's groups, non-governmental development organizations, activists, politicians, governments and international agencies refer to empowerment as one of their goals. The concept of Women empowerment is a recent one. Empowerment began to be applied within the women's movements in the mid 1970s. Its international use probably began with the appearance of the book by Sen and Grown, *Development, Crisis, and Alternative Visions: Third World Women's Perspectives* (1985). In this book, a section on "Empowering Ourselves" clearly

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identifies the creation of women's organizations as central to the design and implementation of strategies for gender transformation. The United Nations declared 1975 as "Year of the Women" for empowerment and development of women in affairs of state, society, politics and economics. 1976-1985 was declared as Decade of Women, the decade aimed at equality, development and peace. The first year of New Millennium 2001 was declared as "Women Empowerment Year". The United Nations has been at the forefront of efforts to raise the status of women and bring them into the main stream of development. For instance, the International Women's Year (1975), the United Nations Decade for Women (1976-1985), the World Conferences held at Mexico (1975), Copenhagen (1980), Nairobi (1985) and Beijing (1995), have all contributed to promoting gender equality and women empowerment. This was based in its belief that the full integration of women in all aspects of political, economic and social life, at the international, regional and national levels, is essential if the obstacles to the achievement of the goals and objectives of the Decade for women are to be overcome (Okojie, 2011). Women's empowerment came to be articulated in the 1980s and 1990s as a radical approach concerned with transforming power relations in favors of women's rights and greater equality between women and men (Batliwala, 1993, 2007). Patel (1996) perceives women's empowerment as a process of confronting patriarchy, which must lead to the end of women's subordination. Empowerment can be observed at different levels. It is also a concept that does not merely concern personal identity but brings out a broader analysis of human rights and social justice. In all countries of the world, education is recognized as the cornerstone for sustainable development. For women to be integrated into development process, they need basic education, so that they can become co-partners in development. Illiteracy and limited access to education keep women marginalized. Education creates access to information which enhances further all out consciousness.

2. CONNOTATIONS OF EMPOWERMENT

The nature of empowerment renders it difficult to define. On the one hand, it is often referred to as a goal for many development programs or projects. On the other hand, it can also be conceived as a process that people undergo, which eventually leads to changes. The definition of empowerment derives from the Convention of the Rights of the Child and the Convention on the Elimination of Forms of Discrimination against Women (CEDAW) as well as area 'B' of the Beijing platform for Action. Afodi (2010) measures 'empowerment' by levels of education and personal autonomy in India; Gervais (2011) ascribes 'agency' and 'voice' as qualities of empowerment. Zhao (2010) identifies empowerment with autonomous social movements. Nelly Stromquist, for instance, defines empowerment as "a process to change the distribution of power both in interpersonal relations and in institutions throughout society" while Lucy Lazo describes

it as "a process of acquiring, providing, bestowing the resources and the means or enabling the access to a control over such means and resources". Empowerment can be viewed as means of creating a social environment in which one can make decisions and make choices either individually or collectively for social transformation. The empowerment strengthens the innate ability by way of acquiring knowledge, power and experience (Hashemi Schuler and Riley, 1996). Empowerment is, first and foremost, about power; changing power relations in favor of those who previously exercised little power over their own lives. Batliwala (1993) defines power as having two central aspects control over resources (physical, human, intellectual, financial, and the self), and control over ideology (beliefs, values and attitudes). If power means control, then empowerment therefore is the process of gaining control. (1997: 2) Empowerment is the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process are actions which both build individual and collective assets and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets. Two vital levers are needed. The first is processes that produce shifts in consciousness. This includes overturning limiting normative beliefs and expectations that keep women locked into situations of subordination and dependency, challenging restrictive cultural and social norms and contesting the institutions of everyday life that sustain inequity. The second is engagement with culturally embedded normative beliefs, understandings and ideas about gender, power and change. This takes the process of change beyond the level of the individual to address commonly held and taken for granted assumptions that undergird gendered inequalities in any particular cultural context. A prerequisite to empowerment, therefore, necessitates stepping outside the home and participating in some form of collective undertaking that can be successful, thus developing a sense of independence and competence among the women. Empowerment requires involving women directly in planning and implementation of projects (Rao et al., l991). Empowerment is a socio-political concept that goes beyond "formal political participation" and "consciousness rises." Empowerment appears to be an ideal state in which women are ultimately able to assert control over the factors that affect their lives. If the concept of empowerment is freely applied to changes that are only cognitive or psychological, empowerment would not necessarily have to be translated into a collective dimension. Stromquist (2002) identifies four dimensions of empowerment associated with education the cognitive (critical understanding of reality), psychological (self-esteem), political (awareness of inequalities & capacity to mobilize) and economic (capacity to generate income).

- The cognitive component refers to women's understanding of their conditions of subordination and the causes of such conditions at both micro and macro levels

of society. It involves understanding the self and the need to make choices that may go against cultural and social expectations, and understanding patterns of behavior that create dependence, interdependence, and autonomy within the family and in the society at large (Hall, 1992).

- The psychological component includes the development of feelings that women can act at personal and societal levels to improve their condition as well as the formation of the belief that they can succeed in their change efforts.

- As Hall (1992) notes, economic subordination must be neutralized for women to be empowered. The economic component of empowerment requires that women be able to engage in a productive activity that will allow them some degree of financial autonomy, no matter how small and hard to obtain at the beginning.

- The political component of empowerment entails the ability to analyze the surrounding environment in political and social terms; it also means the ability to organize and mobilize for social change.

3. PREVAILING WOMEN EMPOWERMENT STATUS

The Beijing conference set the pace for progressive attention to gender issues in development. The end of women's decade was marked by the 3rd World Conference on Women held at Nairobi in 1985 to review and reappraise the Decade's activities. The importance of literacy in promoting gender equality and the advancement of women was further stressed by the Millennium Development Goals (2000), the Education for All (EFA) and Dakar goals (2000); Women Watch (2005). In many countries in the MENA (Middle East and North Africa) region, women must obtain permission from a male relative, usually a husband or father, before seeking employment, requesting a loan, starting a business, or traveling. In Hindu mythology, women is divine, holy and pure. *Durga* symbols of strengthen. Although a woman had been very strong, patient, large hearted, intelligent, a good motivator and backbone of a healthy family in the olden days despite been uneducated, now in the present day with education, she can realize her potential and have her own standing and prove her capabilities along with their qualities.[i]Investing in female education will accelerate the MENA region's economic and social development by enhancing human capital, slowing population growth, and alleviating poverty. If we take a recollection of history, we come to know that women have always been given secondary position in society, but the difference between men and women created by the Nature is but natural. It is education through which we realize this fact. Bangladesh is committed to the implementation of all international declarations and work plans. Some of the articles in the Constitution are patronizing towards women.

Bangladesh has a number of special laws, specifically prohibiting certain form of violence against women. A number of existing laws has been amended and new legislations made to prevent woman and female child abuse in Bangladesh. The government has undertaken various programs to materialize Vision 2021 for establishing rights of women, their empowerment and mainstreaming them in the overall development. Numerous programs have been included in the National Strategy for Accelerated Poverty Reduction Strategy Paper (NSAPR-II) aimed at poverty alleviation of the women and mainstream them into the macro economy in this age of globalization. Five strategies have been identified in this Strategy Paper… In the five strategies the most emphasis has been given participatory empowerment in development activity. Measures have been taken to formulate long term perspective plan (2010-2021) and sixth Five Year Plan (2010-2015) in consistence with this strategy paper. National Women and Children Development Council have been formed with the Prime Minister in the Chair. The government is prioritizing education sector in its efforts to change women into skilled human resources. Primary education has been made compulsory realizing its importance. The stipends for the female students program continues advance the cause of female education as special priority sector. The government is trying also to give equal opportunity to women in education, training, science and technology and technical areas. Some positive influence is already felt because of multilateral steps of the government in education extension of the women.

4. SOCIO-CULTURAL NORMS: AN INTERVENING FACTOR

Mali and Courtney (2010) note that discriminatory attitudes and practices commence in the family, for example, in the home where women and girls are often excluded from decision making processes and are thus denied developing confidence in their personal abilities. In this way, social norms of discrimination can undermine macro level reforms that are intended to benefit women. Family practices, religious myths, the social division of labor, the sexual division of labor, marriage customs, the educational system, and civil laws combine to produce hierarchies, internalized beliefs, and expectations that are constraining but at the same time "naturalized" and thus seldom contested. In addition, cultural values which emphasize women's primary roles as wives and home makers are psychological barriers to women. As a result, women are less interested in politics and see politics as a man's world (Okojie, 2011) women should therefore be given basic education required to enable them participate in development process. The term empowerment has been a nonstarter in Asia and the Pacific. Many so-called traditional societies have been vehemently negative towards any programmes or projects claiming to focus on the empowerment approach (Ramachandran 1985). The term is interpreted to have militant overtones akin to "pitting women against men". Policy makers, most of

whom are men, have distanced themselves from even considering the concept. Their assumption: there cannot be empowerment of women without disempowerment of men. Some have expressed concerns over men's potential loss of "control" over their wives and daughters. Others fear, genuinely, that they will not be able to respond to new demands arising from empowerment education. Triventi's (2011) findings indicate that whilst educational factors such as field of study choice have an influence on the wage gap, this may be mediated by other factors which shape an individual's earning power in the economy. Thus, 'wage determination is a process deeply rooted in the institutional context'. It is possible, Triventi concludes, that the gender wage gap is related to women's broader role in society and their 'general empowerment' in the labor market. Research suggests that educating women will create a 'virtuous cycle' whereby education leads to increased autonomy and empowerment, which in turn leads to better educational outcomes for daughters. Across the findings, the influence of social and cultural norms was found to be an intervening factor in whether or not education can translate into greater empowerment for women. There is now the realization that sustainable human development cannot be effective if half of the human race (the womenfolk) remain ignorant, marginalized and discriminated against (UNESCO 2002).

5. CONTRIBUTION OF EDUCATION IN WOMEN EMPOWERMENT

Research studies and experience around the world show that literacy education has been found to have positive impacts on self-development and economic status – Education has been consistently shown to be a major determinant of individual income, alongside professional experience as reported by EFA Global Report (UNESCO, 2006). From the foregoing, women need literacy education to be able to face the challenges ahead of them and also to enable them contribute their quota in the socio-political and economic development of the nation. That may be why Mangvwat (1995:176) indicated that empowering women and promoting their active involvement in development process requires political and economic goodwill to establish an enabling environment (which is literacy education) for their full participation. Women's literacy has gained greater prominence on political agendas over the past decade, ever since the world Education forum, in Dakar, at which governments set the goal of halving the number of illiterates by 2015. The United Nation (UN) Literacy Decade running from 2003 to 2012 has given further impetus to reducing, illiteracy (Ki-Moon, 2010). In addition, Boliva (2010) stated that investing in women's literacy carries very high returns: It improves livelihoods, leads to better child and maternal health, and favors girls' access to education. In short, newly literate women have a positive ripple effect on all the development indicators. Women need greater access to educational opportunities, skill acquisition and positions of authority for them to be truly empowered. The burden of women daily lives can be

alleviated through appropriate empowerment programs like basic education, skill development, access to information regarding health, nutrition status, legal rights and so on. It was observed in Dr. M. Shunmuga Sundaram's study on `Women Empowerment: Role of Education' that educational empowerment, psychological empowerment and political empowerment are the main and significant predictors for overall empowerment. Knowledge, skills and attitudes that help women operate as efficient and equal partners of men. Adekola and Abanum (2010) argued that development cannot take place without education especially basic literacy. They mentioned that development requires an educated and enlightened populace. This view was stressed by Aderinoye (2004), quoted in Adekola and Abanum (2010) that the difference between the developed and underdeveloped countries of the world is related to the level of literacy among the populace. Literacy is a foundation on which education is built. Literacy is a sine qua non for development. Education enabled women to respond to the opportunities to challenge their traditional roles and to change their life and that's why education is the milestone for women empowerment. Educated women are more politically active and better informed about their legal rights and how to exercise them. The research reviewed shows how education is a powerful means of challenging the social norms and attitudes surrounding gender which, themselves, act as barriers to gender equal education in the first place. A number of studies point to the potential inter-generational effects of increasing the number of women in education. Improving both father's and mother's education increases the educational attainment of daughters more than that of sons, but raising mother's education is associated with a significantly greater reduction of the difference in educational attainment between sons and daughters. This is the finding of Afridi (2010) in a study of educational outcomes in India. The study also shows a positive relationship between higher levels of education of daughters and mothers' expressions of autonomy. Moreover, education empowers women by improving their living standard. Access to literacy is considered one of the main factors for empowerment particularly empowerment of those excluded from formal system of education and development (Olomukoro, 2012). Literacy provides access to written knowledge and knowledge is power. In a nutshell, literacy empowers, (Kassam, 1989). Boliva (2010) stated that investing in women's literacy carries very high returns: It improves livelihoods, leads to better child and maternal health, and favors girls' access to education. In short, newly literate women have a positive ripple effect on all the development indicators. The author further emphasized that literacy gives women a voice in their families, in political life and on the world stage. It is a first step towards personal freedom and broader prosperity. When women are literate, it is all society that gains. E9 is a forum of nine countries, Bangladesh, Brazil, China, Egypt, India, Indonesia, Mexico, Nigeria and Pakistan which was formed to achieve goals of UNESCO's Education For

All (EFA) initiative. They are determined to scale up efforts to promote functional literacy and non-formal education programs, supervised by the government and adapted to diverse local contexts and needs. The empowering role of literacy and its significance on development have been recognized world-wide.

6. CONCLUSION

This paper has examined how education could enhance women empowerment through access to educational opportunities and non-discriminatory attitude and practices. Formal or non-formal education is the most important agent of empowerment. It is necessary to create an environment that will allow women to participate in educational programs and share its benefits. The agencies or organizations that deal with women affairs should make educational awareness programs on gender equality and women empowerment to emphasize the importance of positive relationship that exists between education and women's empowerment. The provision of quality of education greatly improves the lives of the women, which have sustainable social and economic impact.

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Romanticism: A Study in Retrospect

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Abstract: Romanticism originated in the last decades of the 18th century and peaked in the first half of the 19th century. Besides adoration for nature, the most significant aspect of the movement was the emphasis that it laid on profound emotion as the genuine source of aesthetic experience with remarkable inclination towards apprehension, terror, horror and awe with respect to sublimity. Romanticism spotlighted the exemplary achievements of "Heroic" individuals who were capable of setting up high standards for emulation. Although Romanticism mainly dealt with visual arts, music and literature, it heavily influenced historiography, socialism, naturalism, liberalism, conservatism and nationalism. Derivative art was highly disregarded by Romantics who believed that influence of works of other artists stood in the way of creativity. They held that "Romantic originality" was to be achieved through the process of creation from nothingness. Like any other Art movement, Romanticism was on the wane after a few decades, but it has always had an expansive influence not only on different branches of art but on life itself.

Keywords: Romanticism, Sturm and Drang, Enlightenment, Rationalism. The Sublime, Neoclassicism, Idealism. Transcendentalism.

1. INTRODUCTION

Romanticism, also known as The Romantic Revival, is one of the most dominant movements in the history of Arts and Literature. Stretching from the 1770s to the mid Nineteenth century, it was mainly a European movement widespread and popular in Britain, France and Germany. Countries like Italy, Spain, Poland South America and many more in North America were also considerably influenced by this movement. Romanticism had an extremely varied range of artistry. The Transcendentalism movement in America also had its roots in the thoughts and ideas of Romanticism.

Many art and literary movements in the history of the world have originated and developed as a reaction to the preponderance of the notions, ideas and canons of the preceding period. The Romantic Revival was very much in line with this trend because

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Enlightenment had influenced Neoclassicism heavily and these two movements had set up and practised philosophical, artistic and literary values that were almost poles asunder from those of the Romantics. As opposed to the purely rationalistic features of Neoclassicism, Romantics greatly emphasized emotion, imaginative spontaneity, self expression and individual feeling. The Romantic period was largely permeable to the Classical era. The Romantics believed that the cultural and intellectual achievements of Greek and Roman times greatly contributed to the foundations of western civilization. Nature was a source of sensuousness, love and awe to them. The kind of feelings Romanticism externalized clearly reminded one of religious devotion irrespective of the creeds of the artists adhering to the movement. Romanticism took the world by storm by virtue of its intensity and it could afford to boast of an extremely varied range of artistry.

2. LITERATURE REVIEW

As the Romantic Revival is one of the most talked about literacy and art movements, the critical activities on it are vast and expansive. A comprehensive review of such literature is beyond the scope of this article. Therefore, an encapsulation of the total work is presented below. Although the word **Romantic** is derived from the old French word **romanz,** which evolves from the *romance* languages that developed from Latin, it has come a far way off from its etymological root. We can trace back to the medieval times for the use of the words `romance' and `romantic' while the term `romanticism' has been in use to denote a special kind of intellectual experience since the 18$^{th}$ and the 19$^{th}$ century. The word `*romantic*' became a part of common English usage in the 18th century. It was used to encompass a wide range of taste for the picturesque and the fanciful.

However, 'romantic' had been in use since the Renaissance to suggest free expression of imagination in the Arts, but in a negative sense. It was looked down upon as a kind of imagination that interfered with the clarity of art forms. The emerging Romantic spirit of the 18th century England was seen by some as a revival of Elizabethan literature and its `Gothic" tendencies. English Romanticism has also been described as `renaissance of the Renaissance'.

Largely due to the influence of late 18th century German Cultural theorists, `Romanticism' was accepted across England and the New World as a convenient description for contemporary modes of thought and many of the associated negative connotations were got rid of. Instead of improbable notions and false sensibility, Romanticism now stood for authority, integrity and spontaneity. It was seen as a positive and intellectual assertion. Artistic visions soon got connected with prospects of social transition.

Nature offers the Romantic myriad experiences and serves as a source of joy, sorrow, fear and awe which lead him to a thorough scan of the individual self. One of the most significant aspects of Romanticism is the power of imagination it imparts in an individual. Various disciplines of creative art were heavily influenced by this movement. Intellect and psyche are generally regarded as conflicting human faculties. At times, however, they act as complementary factors. The human mind, very much like the human intellect, is unique. Quite often, this uniqueness naturally represents the characteristics of an artist of any discipline.

As romanticism is the over-pouring of the emotions of a sincere craving heart, the art form almost always bears the signature of the artist. As a result, artistic creations are sometimes very much autobiographical in nature.

"Romanticism took for granted that the origins of the work could be found in the life of the writer" [1].

One of the most inseparable adjuncts of Romanticism, like Gothic, is **the sublime**. Although the Romantic Sublime is not identical with the philosophical Sublime, the awe-generating features are certainly traceable in both the domains. Edmund Burke's Philosophical Enquiry (1757) linked the sublime with feelings and experiences of awe, terror and danger. Burke saw Nature as the most sublime object, capable of generating the strongest sensations in its beholders. This Romantic conception of the sublime proved influential for several generations of artists and philosophers.

In a way or the other, the power and puissance of the sublime has rarely been totally absent from the arena of creativity. To some critics, the driving force of Romantic creativity was to have an enormous influence on even modern art.

"The whole exuberance, anarchy and violence of modern art ... its unrestrained, unsparing exhibitionism, is derived from [Romanticism]. And this subjective, egocentric attitude has become so much a matter of course for us ... that we find it impossible to reproduce even an abstract train of thought without talking about our own feelings" [2].

In a word, Romanticism had tremendous influence on various branches of Arts in its heyday. And as its root is deep in the human psyche and, despite its apparent conflict with rationality, has had a perpetual influence on the human mind in general, we can still see and feel an almost all-pervasive presence of the spirit and essence of the movement all around us.

3. NEED AND SIGNIFICANCE OF THE STUDY

Romanticism has always been a matter of curiosity and enchantment since its inception. Despite the immense popularity it has enjoyed, there has been a deplorable dearth of understanding of it. Besides there have been instances of undue criticisms and undermining of this movement from time to time. Therefore, new and newer studies and researches are always essential for a fuller understanding of Romanticism. It is exactly for this reason that this article has been constructed.

4. OBJECTIVES OF THE STUDY

4.1 General Objective: The general objective of the study is to know more about Romanticism, its evolution and the influence it has had on artists and connoisseurs.

4.2 Specific Objective: The specific objective of the study is to know about the inception of the movement; the formative influences it had; its growth, expansion and its impact on the present day civilization.

5. METHODOLOGY

The method of the study is qualitative. Huge amount of study materials was used for Literature Review and Discussion. The materials were examined, evaluated and commented on and a specific concise topic was chosen for the study. The scope of the study was also determined. General findings were noted on the basis of the availability of resources. The materials were approached both chronologically and thematically. The available materials were evaluated properly for their premise, methodology and evaluation. The key findings were summarized and justification for the study was established. Finally, Romanticism was viewed from different perspectives retrospectively.

5.1 Source of Materials: Huge amount of materials available in the library and online was collected on a cumulative basis for the study.

5.2 Range of the Study: As we all know, Romanticism basically originated in Germany. But it expected dramatically conquering ethic and cultural differences. In fact, the phenomenal movement eventually swept across a major part of the world. In keeping with this, the range of the study has been quite expansive but the essence extracted from the study is a small and concentrated.

6. MAIN DISCUSSION

6.1 HIGH ROMANTICISM: STURM AND DRANG

According to Ben Johnson, the age of High Romanticism made the world a focus for hopes of revolution and social changes in the future. It became a political dream.

It was no more regarded as improbable; rather it stood for authenticity, integrity and sincerity. Now it was viewed as a very positive artistic and intellectual assertion covering huge areas beyond logic and reason. About 40 years after Johnson's evaluation, the famous German critic and philosopher Friedrich von Schiegel used the term Romanticism to describe contemporary forms of artistic expression. In view of this, Johnson can be viewed upon as a perfect predictor who saw how Romanticism was going to shape ideas and actions in many parts of the world. Herder's "storm of history" briefly became a reality during the turbulent decade of the 1770s. The first stirrings of Romanticism appeared at this time in the Sturm und Drang (Storm and Stress) Movement, which took its name from a 1776 play by Friederich Klinger (1752-1831). Klinger was an orphan and a protégé of Goethe, the leading light of the movement. Reaching its climax well before the French Revolution, Sturm und Drang was a rehearsal for the full-scale Romantic movement at the turn of the century Sturm und Drang was marked by Herder's nationalism, a Rousseau-like idealism and faith in nature, scorn for artistic convention, the idea of individual experience (Erlebnis) as central to the creation of art – and belief in the power of genius.

6.2 POLITICS AND ROMANTICISM

Much of this happened mainly due to the impact of two political revolutions in France (1789) and in America (1776). The industrial revolution, which was rapidly changing agrarian lifestyle, also had a silent but big role to play.

These changes resulted in an altered outlook and attitude to life now, the true Romantic was viewed as not an over-sensitive

dreamer, but as a heroic personality challenging the crises he found himself face to face with. The puissant surge of Romanticism took human sensibility far beyond the range of contemporary thought in many ways. For example, the mysterious process of Romantic thinking was so intensely and predominantly portrayed in German Romanticism that it could be traced as the forerunner of surrealistic Automatism.

Some critics even viewed the romantic upsurge as the origin of all the upheaval that Modern art caused.

"Automatism can be read as the culmination of an aspect of French Romanticism, taking up Rimbaud's programme of a derangement of all the senses to deliver the writer's habitual self over to a realm in which 'I' is another" [3].

The incidents and events that took place in the preceding periods of time had a very important role to play in shaping the Romantic Movement. We all know what an impact the French Revolution had on the Romantic stalwarts. But it was also the cumulative influence of industrial Revolution that played a very significant role in the growth of the movement. It was partly a reaction to the Industrial Revolution, the aristocratic social and political norms of the Age of Enlightenment, and the scientific rationalization of nature – all of which are components of modernity. It was embodied most strongly in the visual arts, music, and literature, but had a major impact on historiography, education, the social sciences, and the natural sciences. It had a significant and complex effect on politics, with romantic thinkers influencing liberalism, radicalism, conservatism and nationalism [4].

6.3 INHERENT VULNERABILITY OF ENLIGHTENMENT AND NEOCLASSICISM

Enlightenment itself, in a sense, was responsible for the vulnerabilities it appeared to suffer from. One of the side effects of this movement was to discover the unexplored domains of the material world. In trying to discover the divine order of the causes beneath the natural systems, it ended up frustrated and was perplexed to see and know how vast, unexpectedly complex and impenetrable the physical world was. It is interesting to note that Sir Humphrey Davy's reaction to this frustration was rather Romantic in nature.

Though we can perceive, develop and even produce by means of our instruments of experiment, an almost infinite variety of minute phenomena, yet we are incapable of determining the general laws by which they are governed: and in attempting to define them, we are lost in obscure though sublime imaginings concerning unknown agencies.

The sense of the sublime (meaning the exalted, the awe-inspiring') was used more and more to bridge the gap between the limitations of human faculties of understating and the unimaginable infinity of the universe.

The `Grand Tour' in Italy is a unique example of this paradoxical phenomenon. The sons of wealthy British and other North European families were sent to Italy to explore for themselves the residual glories of the classical civilization. They had to pass the splendid wilderness of the Alps, which was the quintessence of the Sublime in Nature. Thomas Gray in his poetry and Gothic writer Horace Walpole in his novels gave early descriptions of the Sublime based on their wonderings and trips across the Alps.

The Sublime, by any considerations, was one of the most striking ideas in for Eighteenth century Romanticism. We all know that the Romanticists were averse to abiding by too much of theories and philosophies. But they certainly accepted quite a bit of the philosophical Sublime. Wordsworth and Coleridge, the two stalwarts of Romantic Literature, were considerably influenced by the ideas related to the Sublime. Shelley and a couple of other Romanticists also showed their keen sense of appreciation for some ideas related to the Sublime.

In Tintern Abbey, having realised the lack of harmony and perfection in human behavior and action, Wordsworth turns to nature with a kind of devotion that clearly similar to the religious sense of awe and reverence. The diction, language and imagery are consistently compatible with the rules he established in 1802 Preface to Lyrical Ballads. Bearing the fact in mind that the poem is the quintessence of Wordsworth's artistic perceptions and poetic vision of the first phase of his creative life and heralds much of what followed, it can be stated that the Sublime had a very significant role to play in developing his poetic consciousness.

Coleridge advocated that the Sublime must be considered in a much greater context and not independently. He points out that very few objects and entities like the sky are illimitable, and so, are appertaining to the Sublime in the conventional sense of the term. To provide comprehensiveness to his idea of the Sublime, he opines that the objects of nature like mountain, though not illimitable, should be and in fact are considered to be a part of the Sublime owing to their vastness and grandeur. Besides Wordsworth and Coleridge, Shelley upholds the greatness of nature and expresses his conviction that the significance of nature could not be fully understood by mankind. In Mont Blanc he reveals how emotions act to teach humans to respect the awe-inspiring grandeur of nature.

6.4 ENLIGHTENMENT WAS MORE THAN JUST RATIONALITY

The great Swiss philosopher Jean Jacques Rousseau believed that Enlightenment could not have been irrevocably rationalistic. The emotional and visionary edge that he gave to the 18th century philosophy had the glimpses of a prototype Romantic. In the very first place of Confessions, we can perceive his Proto-romantic creed. To Rousseau, Nature was less oppressive to many than society and civilization were. Rousseau's influence on Romantic movements was immense. Rousseau's analysis of Romanticism was to be of lasting importance in the following ways;

- He anticipated the Romantic obsession with individual subjectivity.

- His individual, subjective approach to morality encouraged Immanuel Kant to develop his ambitious reform of philosophy, which was deeply influential on Romantic thinking.

- His ecstatic visionary communication with the natural world was developed by the Sturm and Drang movement and paradoxically led to the Romantic dilemma of the separation of the individual from the external world-- the division of subject and object.

- His ideas were adopted (or rather hijacked) by the theorists of the French Revolution. In The Social Contract (1762), Rousseau proposed "general will" of the citizens. The chilling invocation of this "general will" by the French revolutionaries justified the worst excesses of the Reign of Terror.

Another significant aspect of Rousseu was that he could relate Romanticism and revolution much more effectively than many others. The English Romantic essayist William Hazlitt opined that Rousseau was "revolutionary" on both personal and political levels, and central to the close association between Romanticism and Revolution.

6.5 IDEALIZING REALITY

Born twelve years after Rousseau, Immanuel Kant (1721-1804) was another parent of Romanticism – the Enlightenment's "problem child". Kant's idealism unwittingly lit the fuse for the Romantic revolution in epistemology - the theory of knowledge, which asks how we know what we know, and how reliable our basis of knowledge is.

Kant stated in his Critique of Pure Reason (1781) that there are categories (concepts such as space, time, cause, effect) inherent to the human mind which determine a priori (i,e. prior to our experience) how we make sense of the world. In the colloquial sense of the word, Classicism and Romanticism both tended to "idealize" reality. But in the strictly philosophical sense, idealism had a crucial role to play in the transition from the Classical to the Romantic world-view.

To my mind, a very short analysis of the nature of idealism would not be entirely out of place here as idealizing reality is being taken into consideration:

Philosophically speaking, Idealism is a kind of belief which holds that perceptions are 'ideas' related to the contents of our minds and what we know as 'real' is essentially psychical. The 'idea' is therefore our basis for knowledge and is in direct contrast to Materialism which states that nothing exists other than matter and its movements. In a sense, Idealism originates from Plato's theory of 'Ideal Forms' lying behind the visible reality. Quite consistently with Plato, Kant conceived of an ideal world of unknowable things "as-they-are-in-themselves" (noumena), distinct from the material world of knowable things "as-they-appear" to our senses (phenomena). Phenomena, as we grasp them, are very much limited within the framework of physical senses. In Romanticism, the human is the subjective centre of knowledge and, therefore, extrapolating from Kant, opens up tremendous possibilities for further expansion of human knowledge.

Like any other literary, intellectual, artistic or philosophical movement, perhaps, Romanticism had to be on the wane. When it was past its prime time, criticisms started and continued. Some criticisms, later on, were far from being kind to its wonderful creativity.

"[Romanticism is] that attempt, apparently doomed to failure and abandoned by our time, to identify subject and object, to reconcile man and nature" [5].

7. CONCLUSION

As we all know, almost every branch of human knowledge was influenced by Romanticism. But it is perplexing to think that profound individualism and chauvinistic nationalism throve in that same very period. To find answer to this baffling question is not within the scope of this article. But what cannot be denied at all is that the force and charm of Romanticism is very difficult to undermine. It should also not be forgotten how it swept across the face of the earth and revolutionized ideas and creativity in almost all domains. And are we at all sure that we have got over the influence of this seemingly all-pervasive creative force even after a couple of centuries of the point of time when the movement was at its zenith?

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Internal Branding and its Significance in Developing Employees' Brand Commitment

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Abstract: This is an empirical research that aims to analyze the implications of internal branding practices on brand commitment development from the perspective of the professionals employed in service oriented organizations. Following a review of the internal branding and brand management literature, an exploratory methodology was designed to capture the perceptions of employees on internal brand communication practices prevailing in the organizations. The research progressed by collecting primary data by surveying 113 respondents with structured questionnaire. The respondents were selected by purposive sampling method from the service sector firms located in Dhaka city. The analysis was conducted using SPSS 20.0 that incorporated basic descriptive statistics and crosstab results. The analysis reveals that, employee's perceptions about the internal branding practices are influenced by the management interventions and the knowledge employees have about the brands of the company. Subsequently, the employees realize the significance of synchronizing their brand commitment and job performance in accordance to the organizational band values. Thus the study adds value in the present literature by highlighting the internal branding insights for the service firms and indicates the scope of future study on assessing the inter-connections between employee's brand values and the external branding practices of the organization.

Keywords: Branding, Brand Values, Internal Branding, Brand Knowledge, Brand Commitment.

1. INTRODUCTION

Internal Branding is a vital component of brand management that is specifically essential for service companies. It may be defined as the transfer of knowledge and passion for the corporate brand from the leaders or top management to all levels of the organization [1]. Especially critical are the contact employees who, usually act as the representatives of the brand for the customers [2]. The creation of a strong brand and the deliverance of

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perceived service quality are premised by employees' capability to meet customer expectations [3]. Thereby, adoption of internal-oriented initiatives, directed at enhancing employees' service quality and bringing the brand to life, is encouraged [4]. Within the research arena of internal marketing, studies focusing on internal branding emphasize the importance of employee involvement and their identification with the company's goals [5], [6]. In general, the concept of internal branding supports "the adoption of the branding concept inside an organization to ensure that employees deliver the brand promise to the external stakeholders" [6]. Internal branding practices initiated by top management facilitate brand consistent behavior among employees, which is in alignment with the core values of the firm [7]. Through internal branding interventions, companies can develop the interest and emotional attachment of employees that lead to their stronger commitment toward the company [3]. Subsequently, committed employees are expected to have more positive insights and higher levels of enthusiasm to support the attainment of a company's goals, such as increasing the brand performance and improving service quality. With this backdrop, based on the opinions gathered from the corporate professionals located in Dhaka city, this study aims to explore the perceptions of employees on the internal branding strategies and these issues influence employees' brand commitment. This paper has been developed in five sections; section one introduces the research background, section two reviews the relevant literature, section three highlights the research methodology, section four presents the analysis and discussion, section five reveals the findings of the study. Finally the research summery and future research directions have been stated in section six.

2. LITERATURE REVIEW

Kotler Brands classify the source or maker of a product and enable consumers – either individuals or organizations –to ascribe responsibility for its performance to a particular manufacturer or distributor [8]. Possibly the most crucial skill of professional marketers is their ability to create, maintains, enhance and protect brands. Branding is conceptualized as endowing products and services with the power of a brand [9]. Branding constructs mental structures that help consumers shape their knowledge about products and services in a way that elucidates their decision making and, in the process, provides value to the firm [3]. Through branding, the target audience is able to associate themselves with that product or organization and, in turn, this process is significant to an organization through improved customer buying habits. Internal branding has received ample attention in the literature of services marketing due to the important role that service employee plays in delivering and fulfilling brand promises to the customers. Different from the goods industry where tangible products are the medium that delivers the brand promise, services industry depends on human beings as service providers to

fulfill the brand promise [10]. Thus, employees' attachments with their organizational activities are an intangible asset for the firm and often manifested as the firm's core competencies or processes [11]. These inimitable resources, rooted with an organization's culture and capabilities, demand a strategic focus if competitive advantage is to be realized [12]. Internal brand commitment is influenced by two determinants at the individual level. First, internal brand knowledge specifies how knowledgeable employees are concerned about the brand [13]. Employees Brand knowledge is affected by internal and external communication addressing brand identity, brand values, core attributes and other relevant components of a corporate brand. Second, internal brand involvement indicates how relevant the brand is for employees [2], [13]. Internal brand involvement, which develops from beliefs of employees about the brand and its perceived relevance, expedites the psychological and behavioral processes underlying brand citizenship behavior of employees [13], [14]. Additional experiential evidence demonstrating the essential role of internal brand commitment and its determinants in supporting brand citizenship behavior can be found in research on organizational citizenship behavior [15]. While there are several studies in the domain of the study that conceptualized and proposed antecedents of involving employees with the organizational core values, [16], very few studies empirically assessed the relationship between employee engagement and brand promise delivery [17], [18], [19]. This study makes an effort to shed light on these issues.

3. RESEARCH METHODOLOGY

This is an empirical study that employs a qualitative approach to elucidate the research objectives. The primary data collected for the study comprises of questionnaire survey among the corporate professionals from service organizations located in Dhaka city. Through judgmental sampling method, a total number of hundred and thirteen sample respondents were selected to participate in the survey. The inclusion criteria of the respondents include:

- Professionals who have been working in the service industry, i.e. telecommunication, financial institution, education, hospitality, etc.

- The minimum level of education for the respondents is graduation.

- The respondents have a professional experience of more than six months and above.

- The age of the respondents is between 25 to 50 years and located in Dhaka city.

The survey questionnaire consists of two parts, part one comprised of basic demographic questions and part two contained relevant questions in 7 point likert scale starting from

'strongly agree' (7) to 'strongly disagree (1), measuring the perceptions of the employees about the internal branding interventions in the company.

Table 1: Reliability Statistics

Cronbach's Alpha	N of Items
.956	34

The items in the questionnaire were developed based on the prior studies and publications in the reputed journals. Additionally a reliability test was conducted for the survey questionnaire by the Cronbach Alpha as it is well accepted among the social researchers [20]. The reliability statistics value appeared as 0.956, hence, the questionnaire used in this research has been considered as good. Since the study explains the attitude and opinion of the employees regarding internal brand management, the analysis has been made by applying basic descriptive statistics in a standard statistical package.

4. ANALYSIS AND FINDINGS

4.1 Demographic Profile of the Respondents: From Table 1, revealing the demographic and professional status of the respondents, it is observed that, majority of the respondents were male (70.8%) and 29.2% of them are female employees from different service oriented organizations in the Dhaka city. As there has been more presence of male professionals in Bangladesh corporate sector, they constitute a greater portion of survey participants. Majority of the respondents (41.6%) belong to the age group of 30 to 34 years and 29.2 % belong to 25 to 29 years of age. In term of their educational status, 29.2% respondents completed graduation, 69% respondents had pursued Masters and 1.8% had MPhil or PhD level education. From the perspective of the respondents professional status, 58.4% of the respondents belong to the mid-level of management hierarchy, 38.9% in entry level and 2.7% belong to top level position in the organization. Again, among the respondents, 26.5 % of the employees earn monthly 40,000 to 60,000 taka, again 26.5% earns 20,000 to 40,000 taka per month, while 23% respondents has monthly income in between 60,000 to 80,000 taka. To understand the respondents' professional experience in the service sector, it can be noted that, 26.4% of the employees have been serving in the company in between 5 years to 7 years, whereas 24.9% have a working experience of 7 years to 9 years. Moreover, 75.2% of these respondents have been serving in the present company since from the starting of their professional tenure and 19.5% have served in between 2 to 4 organizations before their employment with the current institution.

Table 2: Demographic and Professional Background of the Respondents

Gender	Frequency	Percentage
Male	80	70.8
Female	33	29.2
Education		
Graduate	33	29.2
Masters	78	69
MPhil/PhD	2	1.8
Position in management hierarchy		
Entry level	44	38.9
Mid-level	66	58.4
Top/Higher level	3	2.7
Professional experience		
Below 1 year	8	7.1
1 year > 3 years	16	14.2
3 years > 5 years	18	15.9
5 years > 7 years	30	26.4
7 years > 9 years	28	24.9
10 years and above	13	11.5
No. of Organizations served		
Only the present company	85	75.2
2 to 4 organizations	22	19.5
4 to 6 organizations	3	2.7
6 to 8 organizations	2	1.8
Above 8 organizations	1	.90

4.2 Internal Branding Insights from the Survey: Table 2, reveals the perceptions of employees on internal branding and its implications on employees' brand commitment by presenting the descriptive statistics on the response received from the survey. From the table below, it is evident that majority of the respondents (49.6%) opined towards the regular interactions of the management with the employees, as a result they are well informed about the brands of the company, as evident from the corresponding mean values. In this regard, 32.7% respondents strongly agreed that they understand how the customers can benefit from the brands and thus the employees emphasize the brand names in their external conversations. While considering the internal branding practices in the company, around 79.6% respondents mentioned favorably that to enhance company's brand image, they take responsibility for the task outside of their own area of activities, thus the quality level of their service meets the company's brand standards and they try to share the brand knowledge to the new employees in the organization. These findings are also observed through the particular mean values of the statements given in table 2.

Table 3: Respondent's Perception Regarding the Significance of Internal Branding

Employees Perceptions on Internal Branding and its implications on Brand commitment	Mean Value	Strongly agree (%)	Agree (%)	Slightly agree (%)	Neither agree nor disagree (%)	Slightly disagree (%)	Disagree (%)	Strongly Disagree (%)
Management of the company regularly interact with employees	5.60	28.3	32.7	23.9	7.1	4.4	0.9	2.7
I feel well informed by the management about the brands of the company	5.75	23.0	49.6	18.6	3.5	0.9	2.7	1.8
I understand how our customers can benefit from our brands.	5.96	32.7	4.6	11.5	6.2	1.8	-	1.8
I bring up the brand names of our products/services in a positive way in conversations with friends and acquaintances	5.99	37.2	40.7	11.5	8.0	0.9	0.9	0.9
I take responsibility for the task outside of my own area if it has a positive influence on the company's brand image	5.96	32.7	46.9	11.5	5.3	1.8	-	1.8

The quality level of my service meets the brand standards of the company	5.87	26.5	52.2	12.4	3.5	2.7	0.9	1.8
I try to pass on our brand knowledge to new employees	6.01	40.2	37.5	12.5	5.4	2.7	0.9	0.9
Generally customers are very satisfied with the products/ services of the company.	5.67	24.8	43.4	15.9	10.6	1.8	2.7	0.9
Our brands significantly contribute to the overall success of our company.	6.04	41.6	34.5	14.2	6.2	2.7	-	0.9
I am proud to tell others that I am part of this company	6.10	49.6	33.6	9.7	6.2	0.9	0.9	18

Thus when the employees are aware of the values of their organizational brands, they perceive that customers are also satisfied with the services they offer (24% strongly agreed and 43.4% agreed with this notion). This, in turn, contributes to the progress of the company and consequently the employees feel pride to serve for the betterment of the organizational brand image, the significance of this is also found in the mean values of the respective internal branding statements presented in table 3. Thus when companies initiate internal branding interventions, employees brand knowledge and brand performance increases which enhances their commitment for the organizational brands.

5. DISCUSSION

This study outlines the perspectives of employees, who have received less research attention in internal brand management studies. To date, a greater amount of studies focused on the opinions and experiences of brand management consultants, marketing research experts and advertising executives and/or brand development managers [21]. However, the actual knowledge with respect to effective internal brand management practices need to appraise how brands are understood from the employee's point of view and how such interpretation relates to brand-related behaviors. However, to get such insights, it is essential to understand how employees react and respond to brand related internal initiatives. This notion is important because it is only through the appraisal of internal brand management results, shaping employee attitudes and behavior, continued investment and enhanced internal brand management practices can be recognized. As the study emphasizes from the above analysis, it is the employees' skills and knowledge, which provide the competitive advantage for an organization, thereby, successful brand

management necessitates proper consideration to be given to employees. The findings of the study are also evident in the internal branding research of de Chernatony and Cottam [22]. It is considered essential that all employees have an opportunity to understand the brand as it is related to the roles they play in the company. This brand knowledge enables them to deliver the brand promise [23]. This is due to the fact that it is becoming increasingly important for employees to be able to consistently demonstrate positive organizational behaviors for performing effectively in a competitive marketplace [24]. In this backdrop, this study highlights the fact that through effective internal brand management practice, the employees realize the significance of synchronizing their brand commitment and job performance in accordance to the organizational band values for the collective goals of the organization to be met.

6. CONCLUSION

This study was conducted among the professionals in service sector to comprehend their attitude towards the internal branding practices and its implications on their commitment to the organizations brand. In this regard, a total of hundred and thirteen respondents were surveyed through a structured questionnaire, that reveled employees' awareness and commitment with the brands play a vital role to enhance the image of the company. Also, committed employees contribute greatly in improving customer satisfaction. However, the findings of the study are constrained by the sample size and geographic concentration to select the respondents from the service organizations situated in capital city of Dhaka. However, the outcomes may vary based on the nature of the firm, number of the respondents and socio-economic environment of the study area. Above all, the study can be an important outline for corporate sector to develop managerial insights and operational capacities of the employees for nurturing organizational progress. The study can further be elaborated to identify the factors influencing the acceptability of internal branding among the employees and examine the relationship among those to promote organizational brand values.

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Intra-Network Web Cache Sharing to Reduce Web Traffic

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Abstract: *Internet usage has been growing tremendously. Among all others services the World Wide Web is the most popular Internet applications. The dependency on internet with the cause of its valuable content is increasing day by day. Each and every sector that also includes school, college, governments, organizations are bounds to provide the facilities of internet as a common need. But till now the process of digitization have not been achieved as desired due to lack of infrastructure, awareness and proper use of technologies. Developing countries like Bangladesh are struggling to facilitate all requirement of Digital Bangladesh. The availability of Internet at the user end and high expense are the main obstacles right now. Web cache is one the major technology that has been used to reduce web traffic and improve the internet browsing experience. Here, in this paper a scenario has been discussed to find out the scopes that will helps to provide a good experience of internet browsing with limited internet facilities and reduce the overall web traffic with the help of web caching.*

Keywords: Web Cache, Web Traffic, Shareable Cache, Cache Sharing, Faster Internet, Reduce Web Traffic.

1. INTRODUCTION

The web contents are increasing day by day. Hundreds of Giga Bytes are traveling this internet in each second. To serve better server are sending larger contents like image, videos to clients. Cache is a smart solution to reduce those static contents by saving those in local computer's memory. There are many different technologies such as Content delivery network, proxy cache server to improve the overall performance of internet.

From 2000 to 2009, the number of Internet users globally rose from 394 million to 1.858 billion. By 2010, 22 percent of the world's population had access to computers with 1 billion Google searches every day, 300 million Internet users reading blogs, and 2 billion videos viewed daily on YouTube. In 2014 the world's Internet users surpassed 3 billion or

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43.6 percent of world population, but two-thirds of the users came from richest countries, with 78.0 percent of Europe countries population using the Internet, followed by 57.4 percent of the Americas.

We cache is an important tool to reduce the web traffic. Here "Firebug" application is being used to demonstrate the advantages of web cache. At first browser have to download 340KB data and it takes 2.42Sec (Fig 2). During that time browser store some data as cached content.

From next time browser will use those cache content and so that it has to download few contents from server. Less content requires less time and that's why the website will appear faster than before.

Multiple Web-caching servers can be used together to provide for more efficient caching. There are two basic caching architectures that use multiple caching servers working together: [1]

- Distributed Caching

- Hierarchical Caching

As the name implies, distributed caching distributes, or spreads, the cached Web objects across two or more caching servers. These servers are all on the same level on the network. The figure below illustrates how distributed caching works.
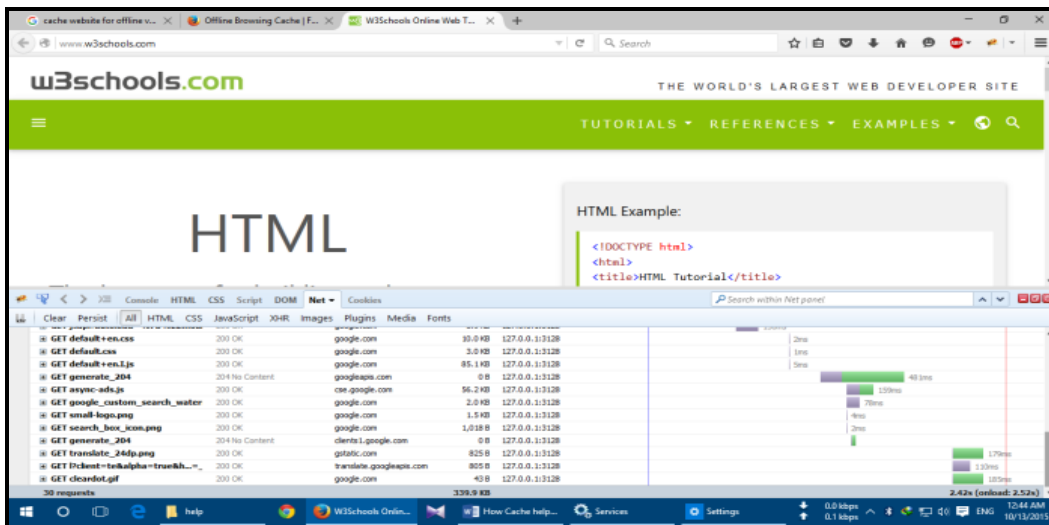

Fig. 1. Browsing w3school without cached content

Fig. 2. After Cache (Offline)

Hierarchical caching works a little differently. In this setup, caching servers are placed at different levels on the network. Upstream caching servers communicate with downstream proxies. Hierarchical caching is more efficient in terms of bandwidth usage, but distributed caching is more efficient in terms of disk space usage.

Finally, you can combine the two methods to create a hybrid caching architecture. The combination gives you the "best of both worlds," improving performance and efficiency. Web cache helps to reduce the web traffic by serving content locally shown in Fig 3, but the browser has to check the validation each cacheable contents separately to be ensured that he is serving the right contents.
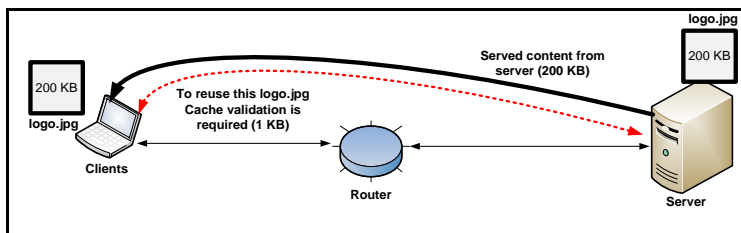

Fig. 3. Web content saved from cached contents after validation check

Web cache reduces the amount of downloadable content and it helps to browse website faster. On the other hand, CDN work with the distance between client and server.
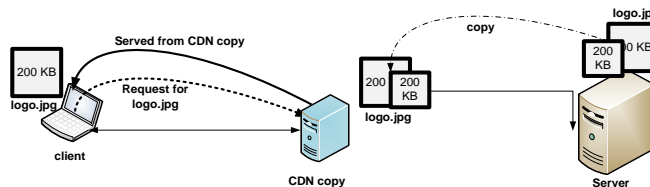

Fig. 4. Content Delivery Network (CDN) helps to reduce the distance between client and content

A CDN (Content Delivery Network) is a global cluster of caches that can serve as local caches for static files (objects). If a visitor of a website or a user of an application request certain files (e.g. images, pdfs, JavaScript, CSS files, etc.), instead of the hosting server responding with these objects, the CDN takes care of serving them.

A CDN is a distributed network of servers that stores cached versions of your content for fast delivery. Normally, a server delivers your content to your visitor's computer. If your server is in New York and you have a visitor in Tokyo, your content could potentially take a long time to get there. If you have large website with a lot of assets, your website could be crawling.
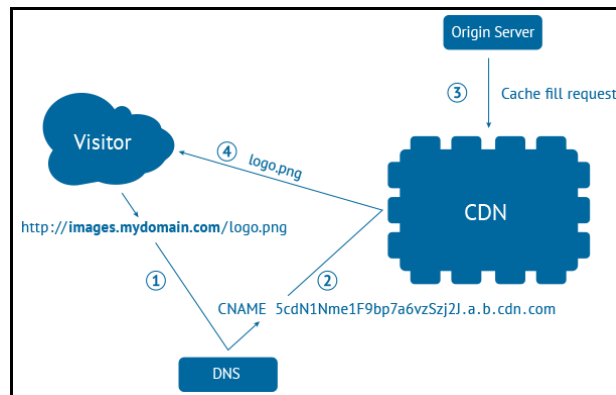

Fig. 5. Content Delivery Network

When your content is stored on a CDN, it is distributed across the network's servers, and the content is delivered from the optimum location for that user. The CDN uses an algorithm to determine whether the best location is: [3]

- The server from which it will take the fewest hops to deliver the content

- The server whose distance is the least number of network seconds from the requesting client

- The server with the highest availability in terms of server performance.

Some techniques that a CDN will employ include:

- **Caching** – the CDN will store popular content on servers that have the greatest demand for that content.

- **Load balancing** – traffic is shared over multiple servers or web caches.

- **Request routing** – directs client requests to the content source best able to serve the request. This could be the closest node, or the one with the greatest capacity.

The aim of this paper is to minimize web traffic that will leads faster browsing experience by serving the public cacheable content from a neighbor's computer. It will improve the browsing experience by decreasing the downloading time and also it will decrease the web traffic.

2. INTRODUCTION TO CACHE SHARING

Browser stores all cacheable web contents for a while. When a user browses the same page within a few minutes then the content will be served from the cache memory of browser. Sometimes browser keeps those contents for long time. And also each time there is a request for that cache content the browser also checks it is valid/fresh or not.

In most of the time the popularity of web site depends on the geographical region. In most of the cases the users of a network browse same types of website (News portal, popular sites). Those content have to be served from server. Among those content some are dynamic (very light weighted content) and others are static (images, weight of those content is very high).

Each time a user browses a page, Browser store few contents to server it later. This mechanism is applied in all modern browsers.

A. Cacheable Contents: All contents will be grouped or categorized based on their properties

- All long live public cacheable content (LLpCC).
- Key content

There are different types of contents on every server. Among them some are very cache friendly and could be cached for long term (LLpCC).

- Images (Logo and branding images)
- Static images (Those does not change frequently)
- Downloadable Content/Media Files
- Style sheets (CSS files)
- Basic JavaScript files and so on.

There are few important contents on every website known as Key contents. Key contents are the main part of each website. Those key contents have to be cached very carefully and check the validation with high priority.

- HTML pages
- Content related images
- Frequently modified JavaScript and CSS

Some contents are sensitive and should avoid caching, those are:

- Sensitive data (banking information, password etc.)
- Dynamic Content (result)
- Frequently changed contents (News portal)

Here this internet provider may work as "Web optimizer" or another proxy server has to set for it. This web optimizer will maintain a log of all LLpCC.

3. SCENARIO ANALYSIS

Internet connects millions of computer with another. This internet could be divided into so many small networks. There exist many computers in a network and they are connected to internet through an internet provider. The distance between a client pc and server could be thousands of miles. All the web contents have to travel this long path to serve the client.
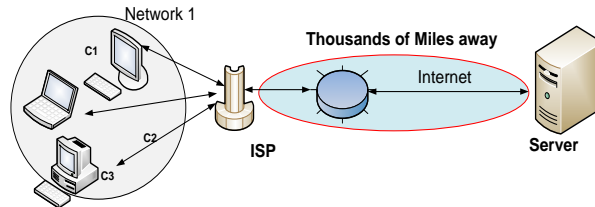
Fig. 6. Local Network connected with internet through an Internet provider.

Suppose, there is network consist of 30 users on a network named as "Network 1". They all are contacted to same ISP/local server/internet provider. They are intra connected and can communicate without internet. Through an internet provider they are connected with internet.
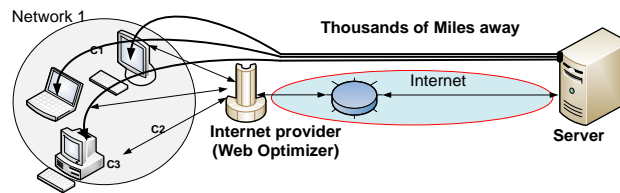
Fig. 7. Redundant Web Traffic on internet

Let, three user of Network 1 are browsing googl.com. They will send individual request to the server and server will send the response. So the intermediate path has to carry same content for three times. The aim of "Cache Sharing" is to avoid those redundant web traffics from internet.

4. HOW CACHE SHARING WORKS

Client side web optimizer (CSWO) will keep track of cacheable content of client's PC. If CSWO receive a new request that could be served from client side, then it will not send the request to the server. CSWO will connect host pc (who has that content) with the requester and establish a peer to peer connection to transmit the requested content. The goal could be achieved by with the help of Client side web optimizer. Shareable browser cache will reduce the load of proxy server, network traffic and web pages will be faster. Normally Browser caches are stored in user computer. The aim is to make shareable those caches with others.
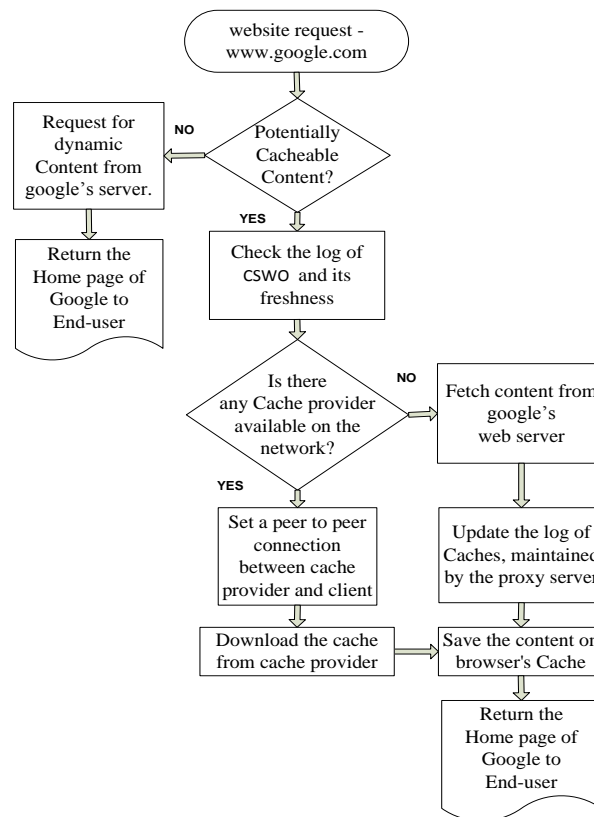
Fig. 8. Proposed Distributed Cache Management Architecture

The CSWO have to maintain a log of public cache contents of end user.
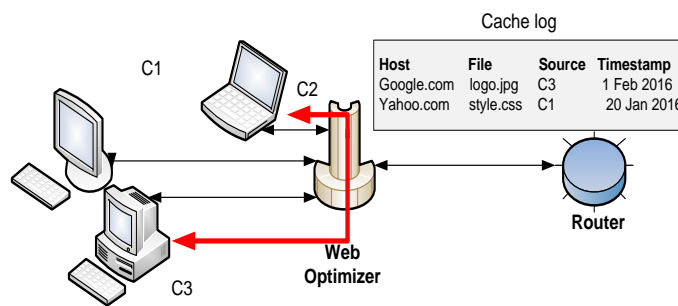
Fig. 9. Cache log and cache Sharing

Data Transaction: if the content is available on the network and fresh then that content will be served. At first there will be peer to peer connection. This connection will be

established by the proxy server. Then the content will be served through this connection. Here the CSWO is playing a vital role in this architecture. CSWO will check the availability of cache provider, which have the requested cache and alive on the local network. If there are any, then it will set a peer to peer connection with client and cache provider. The CSWO is responsible to check the freshness of cache by using the E-Tag or/and modification date of that contents. If the cache failed to pass the validation test, then the cache will be fetch from main server.

5. CHALLENGES

There are three sensitive issues of this architecture. Those issues are prime challenges of this proposed solution.

5.1 Security: The security of caches is one of the major issues of this proposed solution. The caches will be locally stored and shared among each other. Any one may inject malware or virus with those caches. Encryption could be a handy solution for this issue.

The cache contents have to be encrypted in browser cache memory. Only public cacheable content could be send through this connection. Proxy server is responsible to check the malicious content.

5.2 Multiple Browsers: Most of the user may use more than one browser on their computer. And the user may not install this plug-in on all browser, if they do then synchronizing and maintaining those caches of all browser is another issue.

5.3 Dynamic Contents: Dynamic contents are not cacheable, because the contents have been served from the database of main server.

5.4 Content Availability: Is the requested content available in this network? To find out the answer, all public cacheable contents have to be tracked. Then the availability of that content with address will be traceable. There have to be a computer/proxy server to keep track of all those caches.

5.5 Freshness of Contents: There should be a validation check before each transaction.

6. ADVANTAGES OF CACHE SHARING

This cache sharing technique will reduce the web traffic. Less web traffic and request is needed for faster internet. Assume:

n is number of cacheable content.

d is the distance from client to web optimizer

D is the distance from web optimizer to server (Where $D \gg d$)

c is the contest time of server, required to process a single request.

A is the amount of data is being transmitted from web optimizer to server;

a is the amount of data is being transmitted from client to web optimizer.

m is the validation check request by web optimizer to check the validation of cached content.

Table 1. Comparison between traditional system and cache sharing.

Criteria	Traditional	Cache Sharing
Data transmission	(d*a+D*A)*n	**d*a*n+m**
Server processing time required	n*c (individual request have to be processed)	**m*c** (request send by web optimizer)

7. CONCLUSION

Cache is one of the leading technologies used in web technology. This cache could save more web traffic by sharing them among locally connected computers. Cache server, content Delivery Network (CDN), reverse caches all of them requires large scale hardware implementation. On the other hand, this cache sharing will use Distributed cache architecture to store cache on client's computer. This technology is more cost efficient than others and also this will save web traffic that means faster internet.

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Application of Richard Thaler's 'Nudge Theory' in the Banking Sector of Bangladesh: Banking innovation to Retain Customer Loyalty and Trust in Banking Products

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Abstract: This paper undertakes an assessment on helping people to grow their savings habit with the private banks in Bangladesh. We start with an overview of theoretical research, which casts an application of Richard Thalor's nudge theory in banking sector of Bangladesh. Traditional banking offers its customer with a set of products and services with an interest margin. Applying Nudge concept, this paper tries to shed lights on developing a simple mechanism for bank clients on which customers will have the opportunity on making the best options on understanding the consequences of not taking any further initiative and/or have the benefit of going forward. Customers will be made aware of overspending that prevents from some stressful consequences in future. An endogenizing saving habit has important implication for wellbeing of bank customer as well as it contributes to the financial performance of Banks. Here we draw on recent surveys to establish and identify people expectation from banks. This is followed by an examination of the impact of bank's inventiveness on changing monetary behaviour of customer in the commercial Bank. While the literature is still young, conclusions may be drawn about the effects and consequences of Bank's scheme to nudge people to save more and the remedy to lessen the gap between bank and customers.

Keywords: Economic Behaviour, Behavioural Science, Nudge Theory, m-Banking, Nudge Banking, Banking Product and Services.

1. INTRODUCTION

Through the evaluation of Bangladesh banking sector in the post liberation period, banking sector of Bangladesh has seen extensive reform through privatization, supervisory and regulatory restructuring and strict adherence of financial discipline. Besides areas such as legal aspects, corporate governance, code of conducts, financial inclusion, risk management and digital banking has also witnessed rapid modifications. Today banks are constantly involved in providing innovative products and competitive services through excellence service offerings. Basic functions of banks are still confined

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to collecting deposits and lending. In recent decades banks have started to put focus on issues like corporate social responsibility (CSR), sustainable development, environmental protections, literacy, public health, and many other social issues.

Innovative and diversified products and services are essential for banks for sustainable existence. Ensuring customer loyalty must come from customer trust, designing of creative and innovative products and state of the art technology. Bank should emphasize on innovative products provoked by the increasing customers' requirement (Yordanova, 2013). However, banking cliental base of Bangladesh still lacks behind innovative products and services, which already introduced in many parts of world. The customer expects banking services that integrate with their connected lives too. Banks in Bangladesh, are still trying to attract customer by offering tedious products and services with extravagant offer which may stimulate the spendthrifts. Customers are bombarded with loan offers through via email, SMS or by print electronic advertisement in diverse occasion. In long run, its' changing economic behavior of a customer and on latterly an impulsive spending habit is taking place instead of saving.

Challenging of regulatory guidelines and unhealthy banking practices causes customers to lose confidence and trust from their respective banks. Since last few decades most banks in Bangladesh are still designing its products and services in monotonous manner. Banks are also experiencing a plethora of overdrafts and burden of non-performing loans due to non-payment of installments.

To overcome such situation, customer needs 'compassionate support' from banks for making financial choice i.e before spending they should be aware of monthly budget. It encourages customer to make small, regular financial decisions that will result in a change to long-term spending habits. On the other hand, the act of saving – either by having cash in a bank or by experiencing a significant savings on a product or service – brings savers intense pleasure. The victory of a good bargain makes everyone feel good, but savers feel the rush even more since it's a relief from the discomfort of needing to spend (Rick, Cryder and Loewestein, 2007). Moderately, customers also need to be guided by the bank on ways to save and handle financial crisis without approaching for loan services. Although people are rational most of the time, but systematic biases lead people to make systematic errors of judgment (Khaneman, 2011). Bank can assist customers by tracking their 'savings and expenditures' weekly or monthly- it helps customer to grow their savings habit in the long run. Hence, banks will get more prime borrowers in retail banking; on the contrary, banks' branding image will also be enhanced as a 'Financial Advisor' – that is more than a regular bank.

For example, if bank takes an initiative in informing client of over spending $25 more on foods than the previous weeks consumption or has spent $ 50 extra on past weeks coffee consumption compare to the similar age group, taking into consideration of the Nudge concept would certainly help guide the client to choose the right option in managing client's expense budget.

In this twentieth Century, Banks need to be more innovative regarding their business approach to customers. In Bangladesh, all private Banks rolled out various lucrative offers, mostly for taking loan, spending on vacation expenditure or saving in fixed nature only. Sometimes, this mass communications are giving signal to entice the customers to enter into "unsafe" or "unsound" banking for superficial purposes. We have already witnessed financial turmoil in the banking sector in 2008 since the Great Depression. High mortgage approval rates led to a large pool of homebuyers, which drove up housing prices.

To get rid of this situation, banks may put into practice The Novel Laureate, Richard H. Thompson's "Nudge Theory" to change customer economic behavior and banking culture that making money from loan should not be the only objective, rather than taking care of customers or guiding them for appropriate choice.

Keeping this scenario in mind, this paper aims at addressing the following research questions: Why should bank focus on 'Nudging their customers?

2. AIM AND OBJECTIVES OF THE STUDY

In Bangladesh, banks do not make the customers aware of the value of saving (instead of spending), or of investing (instead of borrowing to buy more) or any other relevant social values. Banks want customer to borrow more because customer's debt is the asset for banks, but when customers can't repay the debt, the banks' asset portfolio shows negative value. Customer's financial decision can increase bank safety, their customers and trust in the banking system as well. Applying Nudge thoughts by automatically moving money to savings based on dynamic analysis of "available-to-save" funds in their checking account, banks can help customers increase their savings with small and manageable pace steps. Despite Nudging to customers', banks are offering trendy banking products & services that are in need of redesign in Bangladesh. The objectives of this research are:

- Identifying ways to make customers financial literate;
- Find out ways to increase customers saving habit over spending;
- Rationalize the significance of developing an app for banks.

3. LITERATURE REVIEW

Research undertaken by Flatters and Willmott (2009) among affluent consumers has revealed mounting dissatisfaction with excessive consumption. The recession has made discretionary spending acceptable even fashionable. This trend should regain momentum in long term as consumers continue to find personal and practical satisfaction in it. During 2008 Financial Crisis, the appreciation in value led large numbers of homeowners (subprime or not) to borrow against their homes as an apparent windfall. This "bubble" would be burst by a rising single-family residential mortgages delinquency rate beginning in August 2006 and peaking in the first quarter, 2010. A high level of dissatisfaction about meeting financial goals provides opportunities for banks that help people manage their own money better. (Wijland and Hanseen, 2015). Understanding customers' value perceptions and users' behaviours is seen as essential in a service context like m-banking if further value is to be created in order to retain young customers (Laukkanen, 2007). Making the right decisions is recognised as contributing to young people's future well being. (Altman, 2011). Wijland and Hanseen, 2015, by reframing consumer engagement problems as behavioural ones, marketers and app designers can attempt to influence consumer's behaviour, while marketing strategy can be designed to change behaviour via a series of small nudges. Chief Marketing Officer at American Express (Helm, 2008). He goes on to say 'that in the past year alone consumers have far more negative perceptions of debt and spending on themselves' (Helm, 2008). Some behavioural economists have proposed nudges such as giving people information about their neighbours' energy usage as tools for reducing energy consumption (Schultzet al., 2007). According to HSBC official information, Nudge Apps of HSBC saved retail customers over GBP 100 million by automatically signing customers up to text message alerts tell them if they are over their agreed lending limits. Customers have saved approximately GBP 85 million from fees for exceeding their overdraft limit and the amount for the period only between Christmas and New Year is approximately GBP 800,000.

3.1 "Nudge" and Nudge Theory

According to Cambridge dictionary "Nudge" means to push something or someone gently, especially to push someone with your elbow to attract the person's attention. In 2008, Richard Thaler and Cass Sunstein's book Nudge: Improving Decisions about Health, Wealth, and Happiness brought 'nudge theory' in which they claimed that there is a middle way that enables the state to be both paternalist and libertarian. Instead of ordering people around or leaving them to behave in self-defeating ways, the state can nudge them into behaving sensibly. Thaler and Sunstein defined their concept as:

A nudge, as we will use the term, is any aspect of the choice architecture that alters people's behaviour in a predictable way without forbidding any options or significantly changing their economic incentives. To count as a mere nudge, the intervention must be easy and cheap to avoid. Nudges are not mandates. Putting fruit at eye level counts as a nudge. Banning junk food does not).

In the early 1990s, the cleaning manager at Amsterdam's Schiphol Airport was trying to diminish "spillage" around urinals. He set on etching images of flies on the urinals near to the drain. He tried not to spoil people's sentiment rather to make them aware and fix their mind during urination. As told Works that Work magazine in 2013, "a fly may have unsanitary connotations, but that is exactly why nobody feels guilty aiming at it!" (Thaler and Sunstein, 2008). As such Nudge helps to alter people's behaviour in a predictable way without forbidding any options or significantly changing their economic incentives.

3.2 Nudge and Its Common Application

3.2.1 Determination of Political Policy: Till today, the application of nudge theory has been observed in the United States, UK and Australia that adapt by the former US President Barack Obama for setting up domestic policy and then Prime Minister David Cameron also embraced the "Nudge Theory at British Cabinet Office. In Australia, the government of New South Wales established a Behavioural Insights community of practice. (*Freibichler and Wolfgang, 2017).*

3.2.2 Business Management: Incorporating Nudge theory could be beneficial in dealing business management and corporate culture, as it relates to health and safety issues of employees. Many renowned tech companies of USA lead the way to incorporate nudge theory in its corporate surroundings. These corporate bodies are benefitting from practicing nudge theories in various forms to increase production capabilities and human aspects of the employees. In recent times companies are showing much interest in rendering 'nudge management' in order to facilitate higher productivity for white-collar employees.

3.2.3 Bank and Financial Institution: In Private Banking and Financial Institution, Nudge option creates a new formation to value their customers' expectation. Technological advancement has led banking customers to anticipate user-friendly excess but banks need to do more cautious that – they need to help customers meet their own financial goals. Prof. Paul Dolan, London School of Economics and Political Science commented "personal trainers can be affected in helping individual stick to their exercise goals, financial institutions can play an important role in helping their customers follow through with their good intentions."

3.3 Scope and Importance of Nudge Banking

A new way of banking – "nudge" banking - promises to significantly facilitate customers in achieving their long-term financial goals with the help of a few gentle 'nudges'. A nudge can come in many forms in private banking. Sometimes it is about providing the customer with more information that prevents information asymmetries. For instance, letting people know what other people do and another kind of nudge is making more socially desirable option. One example of this advocated by Thaler and Sunstein in their book "Nudge" and adopted by the Obama campaign, to which Thaler and Sunstein are informal advisers — is automatically enrolling people in a pension plan. Such schemes have been proven to raise the savings rate. In social context, recognizing on the benefits of applying Nudge theory, President Obama has informally inducted Thaler and Sunstein; the authors of the book called Nudge as his informal advisors to initiate in enrolling mass people to Obama pension plan that in time has proven to be the cause of rise in savings interest rate. According to the life-cycle theory of standard economics (Modigliani, 1966), people should care-fully optimize their lifetime consumption and savings in order to achieve a roughly balanced flow of consumption over time. If this theory were correct, one would expect the pension's crisis to be self-correcting: people would reduce their spending and increase their saving in response to any future short-fall. When it comes to under-saving, behavioral economics provides better explanations for the problem than does traditional economics (Loewenstein and Chater, 2016). More than a third (36%) of retirees says that starting to save earlier would have improved their standard of living in retirement. Not starting to save early enough was amongst the top reasons for retirees (38%) and pre-retirees (38%) feeling insufficiently prepared for a comfortable retirement. Retirement can seem a long way off when you are young. Nevertheless, it is crucial to start making retirement plans as early as you can. (Honkong and Shanghai Banking Corporation Report, 2016).

3.3.1 Nudge Banking and HSBC Apps

A Nudge app was developed by the British financial institution HSBC. The app has 38 types of short messages or "nudges" which users may receive on their phones, such as day of the week when they spend the most for groceries or the amounts generally spent by people of the same age and in the same income bracket. In such a way users may discover that they spend at restaurants more than their peers and that it is possible to save money if they cook more often at home; or that they spend approximately GBP 200 per month in their favorite coffee shop.

3.3.2 Nudging Banking and P & N Bank's Pay and Save Service

P & N Bank is a financial institution in Australia, nudge their customers to save the tiny fraction of penny (i.e $ 0.50) by default option. For example, every time customer spends an amount on card or Internet banking which is not a round dollar, bank automatically

siphons that change into a savings account for you. So that customer may use in rainy days.

3.3.3 Nudge Banking & BNZ YouMoney Apps

Bank of Newzealand (BNZ) displays in their website or Apps 'Managing your money' to budge their customer how to protect their money for future. They believe debt is a fact of life, same time, bank helps its customer to proper planning, so customer may do both 'Debt' and 'Save Money'.

4. METHODOLOGY

A qualitative approach has been adopted to understand the concept to imply in banking sector. We expect that this descriptive approach will provide preliminary insights to understand Nudge Banking adoption and this will help the mangers of the banks to extend the strategy for long term benefit. The study has taken in the Banks and Financial Institutions in Bangladesh. The data for our research was collected from interview of the focus group. Focus group interview is social oriented by nature and the data collected through social interaction is deep and more informative (Thomas, MacMillan, McColl et al., 1995). We have conducted the interview for this paper from two different focus groups in two different sessions. The criteria for the members of the focus group was that they present and prospective customers of bank and Senior professional bankers who have experiences for more than 10 years. In the first group there were 80 participants 60 of them were males while the 20 were females. The number of respondents in the 2nd group was 20. The interview for each focus group lasted for one hour. The questions were open ended and respondents were encouraged to express their own point of view that may be arising in his/ her mind during the interview. The study also uses secondary information. Publications of both printed and electronic sources of different public and private banks, Bangladesh Bank, Ministry of Finance (MoF), International Monetary Fund (IMF), World Bank (WB) and Asian Development Bank (ADB) have been used as data sources.

5. DATA ANALYSIS

Most customers are not good at managing a budget or personal finance. Unwillingly, they are habituated over-spend every month. Customers tend to revert back on some discretionary expenses when informed they exceed their usual level of spend or if alerted that their balance may not be sufficient to cover upcoming expenses. All respondents of this study have agreed to welcome the initiatives from the banks that help to turn spending habit into saving habit. People want to save more, but have a hard time sticking to a plan. By automatically moving money to savings based on dynamic analysis of "available-to-save" funds in their checking account, banks can help customers increase

their savings with small and manageable steps. If bank helps to track the customer's monthly budget by giving more information, customer will rely more on banks for any financial advice and learn to manage their debt and how to avoid unaffordable debts. This initiative from a bank enhances customer confidence level and trust.

6. DISCUSSION AND IMPLICATIONS

The main objective of this paper is to know the reasons behind the adoption of nudge banking and the expected obstacles. The results suggest that customer's expectation and customer's economic behaviour are the main factors responsible for the adoption of nudge banking. This application may build trust and compassion between bank and customers by reckoning information asymmetry if any. A preliminary inquiry is launched into whether this concept can serve as a stepping stone for defining a new value system easily applicable in the finance industry. The client of the study opened savings accounts in different banks and but 65% wants to switch the bank because of poor savings product. And 80% bank managers think their customers are more cynical because of existing products and services of the bank. They think banks are very much commercial and do not have feeling for their customer in terms of over-spending habit of customers. Clients often emphasize the necessity of building the kind of savings habits that lead to high saving balance. Clients and Bank Manager agreed if banks introduce any scheme or apps for removing the temptation to spend money through popping up a message in client's mobile- it will be more helpful for them to keep track record of their shopping or other expenditures.

- Commercial Banks in Banks need to do further research to cope up with Behavioural Science "Nudge Theory" that provides clarity to debates such as ethical appropriateness, effectiveness, and public approval.

- Central Bank may assist banks to help customers to grow savings habit through creative application of mobile technology. This products or banking apps will generate self-sustaining movements and lower volatility into the financial institution.

- Developing Budgeting apps for Customers to give soft tips for savings, rather than instruct their customers to pay-off debt or purchasing more through discounted card offer.

- Using technologies to improve customer experience is helpful; If we apply the theory for well intentioned "nudging", banks may change behavior and personality of borrowers also. Nudge Banking App will send alert when customers spend more than usual which will help customers adjust their spending behavior.

- It can be associated by using the platform of Green banking and Mobile Banking.

7. CONCLUSION

This study shows the importance of 'Nudge Banking' as part of service marketing based on customer's decision – making processes in terms of money- management. A bank's interface should offer its clients the opportunity for intuitive action via nudges banking that break off the everyday habits of financial decision making. People need benign support from their bank when making right choices by avoiding irrational options. If the clients are enrolled by a default option to save their money in the moment of unnecessary spending, it will increase banks trustworthiness, transparency and turn a good savings habit of customer. This is vital both to the security of our clients and to the profitability of private banks. In Bangladesh, commercial banks may design its product and services by applying behavioral economics to change customers' behaviour and improve their financial wellbeing.

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Benefits of Mobile Technology for Undergraduate Students in Bangladesh: A Study on Barisal City

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Abstract: The mobile phone is arguably another revolutionary intention of our time, besides computer and internet technologies. Mobile technology is growing by leaps and bounds. From 1990 to 2014, world wide mobile phone subscriptions grew from 12.4 million to over 6.9 billion penetrating about 97% of the global population with Asia as the fastest growing region. Mobile phones today go beyond just voice communication and provide a multitude of other features and services including SMS, MMS, taking photo, video recording, Calendaring, Web browsing, using online dictionary, checking email, Social networking site, Reading purpose, Recording etc. Students are using mobile phone for various purposes. In this research, the sector of priority in the use of using mobile phones have been shown. The study has been conducted in Barisal city.

Keywords: Mobile Technology, Web Browsing, Communication.

1. INTRODUCTION

The mobile has become an essential part of everyday modern life. However, to many the mobile phone is not only a tool for making phone-calls, but rather a 'lifeline' to the social network and an instrument for smoothly operating and coordinating their everyday life. In education mobile phones have led to the evolution of new a paradigm known as mobile learning or m-learning. In recent years, there has been considerable interest among educators in finding ways of integrating mobile and wireless technologies in learning and teaching. Mobile phones have been seen as the most popular gadgets among younger and adult learners, and probably the most widely handheld device in Nigeria. Although there are still some technical problems providing content such as graphics or complex web pages, for highly interactive future models that will be more powerful and several current problems will be solved (Trinder, 2005). Arrigo and Cipri (2010) opined that mobile phones add new educational opportunities because they are personal, portable and permit new forms of interactions among all that is involved in the learning process and their perspective surrounding environment. Also, present day mobile phones are complete multimedia centers that combine the capabilities of a still camera, a video camera, a personal organizer and a web browser in one device (Marriott, 2005). Csete,

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Wong and Vugel (2004) emphasized the possibilities of introducing mobile phone as a learning tool. They stated that the learning curve of the mobile phone is very short and therefore it is easier to begin to use mobile phones and Personal Digital Assistant (PDAs) rather than laptop computers. They equally pointed out that the mobile phones menus are designed with icons and text descriptions that help anyone to identify the functions easily.

2. OBJECTIVES OF THE STUDY
- To find the pattern of using mobile phone by undergraduate students.
- To find the benefits of using mobile phone by undergraduate students.
- To find the problems facing undergraduate students in this aspect.

3. THE ADVENT OF MOBILE DEVICES

A mobile device can be defined as a small handheld computer that has a touch display or a small keyboard for text input. Mobile phones, smart phones, tablet computers, eBook readers, personal digital assistants (PDAs), and other similar devices can all be defined as mobile devices (Kukulska-Hulme, Sharples, Milrad, Arnedillo-Sánchez, and Vavoula, 2009). Handheld devices have been available commercially since Apple Computer released the Apple Newton Message Pad in 1993, Palm Inc. released the Palm Pilot in 1996, and Microsoft Corporation released the Tablet PC in 2001. But these were not very popular and did not have a significant impact in the education market because they were technically ahead of their time (Runnels & Rutson-Griffiths, 2013). The Newton was the first PDA to be released commercially and included basic software programs used for personal data organization and management. When it was first released, it generated a lot of excitement among computer enthusiasts; however, it never became commercially successful. One of the main problems was that it used handwriting recognition as the main method of text input but it was highly ineffective. The character recognition problems were initially so severe that it contributed to the unpopular image of the device and even though the software substantially improved, it was not enough to keep the device alive. The last Newton product was sold in 1998 (Honan, 2013). Palm Computing released its first PDA in 1996 and the Palm Pilot the following year. Three years after the Newton was launched, the Palm Pilot sold millions of units over the next ten years. Although similar to the Newton, the Palm device was smaller, easier to use and had a better handwriting system. It was also cheaper and could easily connect to a computer. Due to its popularity mostly among business managers, journalists and educators, a large number of applications were released for the device, making it a versatile handheld computing platform. It was good for accessing contact information, word processing, spreadsheet and database programs. Eventually, the popularity of cell phones changed the market dynamics and the Palm evolved into a smart phone platform. Its popularity continued to increase until the fateful year 2007 when the iPhone was released by Apple

Computer. By this time, the Palm Operating System (OS) was getting outdated and could not compete with the iPhone (Arar, 2009).

The iPhone was released by Apple Computer in the summer of 2007 and soon became a leading device in the cell phone market. This is noteworthy because all handheld devices manufactured by Apple Computer use the same OS, including the iPad, its tablet computer. The Human-Computer Interface (HCI) was so easy to use that it was accessible to computer novices and was highly intuitive (Karlson, 2007; Myers, 1998). The popularity of cell phones was such that it became easier for most people to have one and it soon became apparent that not only adults but also children wanted to have them. Since the release of the iPod music player in 2001, Apple Computer has dominated the music player industry and the release of the iPhone contributed to the success of Apple handheld devices. The first generation iPod Touch was released in late 2007, marking the beginning of the handheld device for the education market (Apple, 2015c). This was a significant event for the language learner because of the ability of users to listen to podcasts, watch videos and read text on a handheld device for the first time. The first iPad was released three years later in 2010. The iPad could now be used by both educators and learners as not only video and audio recording tools, but could also be used as an eBook reader. A growing number of education-related applications were released and educational institutions became interested in using this mobile device as a learning tool (Banister, 2010; Ockert, 2014; Oostveen and Muirhead, 2007).

4. RESEARCH METHODOLOGY

The purpose of this section is to describe the procedures used to collect data that are the basis for this research. The main feature of the scientific method is an organized research, strict control of the use of observations and theoretical knowledge. The present study was based on quantitative research methodology. Data collected from Barisal for a quantitative research using questionnaires, requires special care because it is not enough to collect responses on the issues of interest, but also, how to make a proper statistical analysis to validate the results. Aspects such as the sample size the way the questionnaire is prepared, the formulation of questions, data analysis, margins of error, the process of selection of individuals, who should compose the sample, among others, are important and must be taken into consideration for any investigation. For the present study, we used the methodology of quantitative research, since it is more appropriate to determine the opinions and attitudes of the respondent based on structured questionnaires. In this approach, data is collected through structured questionnaires, and clear goals in order to ensure uniform compression of the respondents and a consequent standardization of results.

5. DATA ANALYSIS

5.1 Use of Features: This area shows that which feature of mobile phone is most preferable for the students. From the options we find that 43% prefer to use it for social networking site. Only 7% prefer to capturing photos and sending messages, 17% prefer to taking with people and chatting on internet, 10% use it playing game. So, students prefer to use social networking site on their mobile phone.
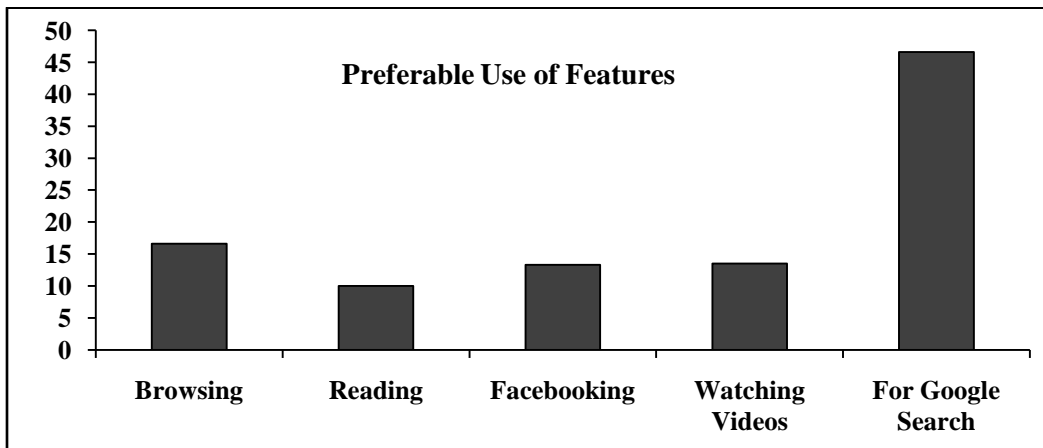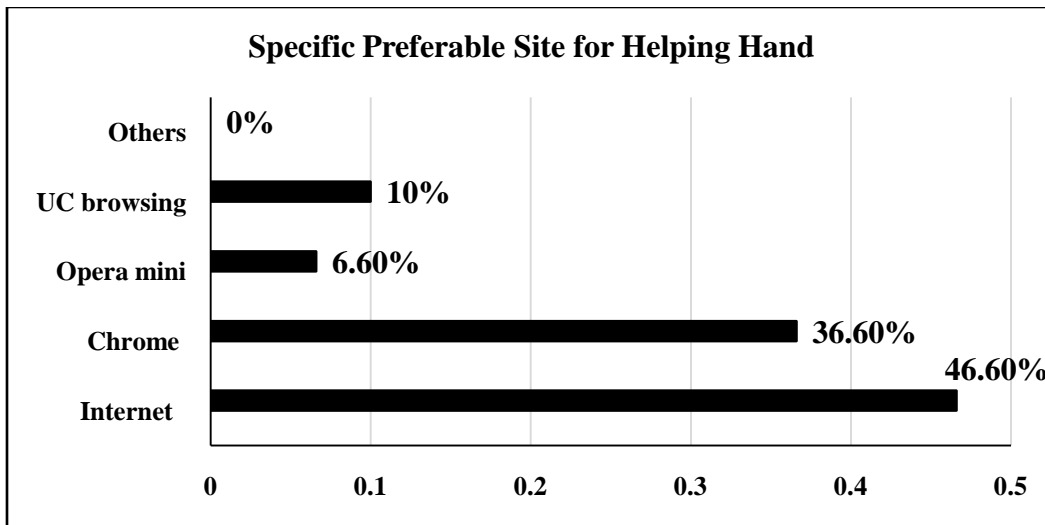

5.2 Benefit of Using Technology on Mobile Phone

a. Saving time- 23.33

b. Education- 40

c. Less Distance-40

d. saving money-0

e. Others-0
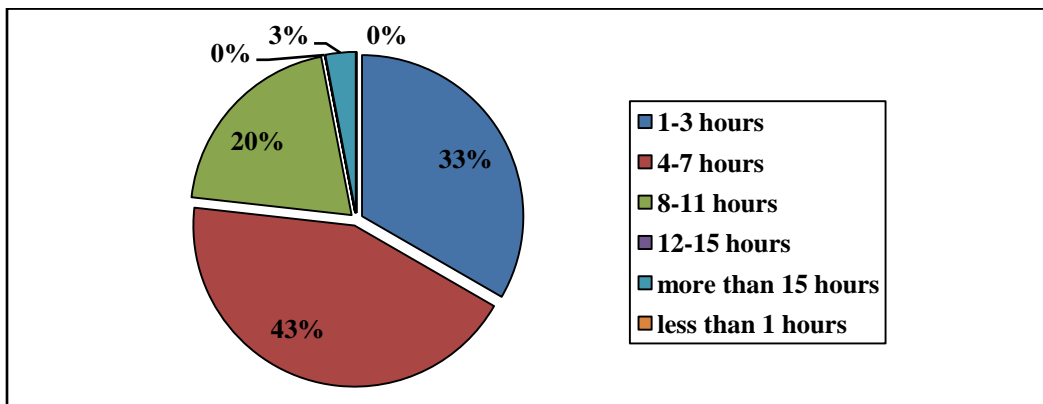
Here majority of the students use mobile phone 40%. Because mobile phone also helps for our education. Again we see less distance is 40%. So we get to majority %. And both are same %.Then some student has use mobile phone for their saving time. Android & apps % is (23.33) %. So, it us very important part for our study. Because we can use our saving time another important works. At last we see few students have they are not interest to saving money. It minority is 0%. And other also.

Specific Preferable Site for Helping Hand

Site	Percentage
Others	0%
UC browsing	10%
Opera mini	6.60%
Chrome	36.60%
Internet	46.60%

At first we see every undergraduate student get much information in Google search. Saving time majority is 50%. Because they get achieve many knowledge for Google search. So every student makes the best use of it. They need to aware of saving time. If we talk about internet, user of apps majority is 50%. Through the Internet access they get new informative ideas and necessaries.

6. FINDINGS

It is a tool that encourages maximum efficiency and effectiveness, but there are a number of other benefits to report on, so be sure to read on and learn more about the following advantages that mobile technology can provide to educators and students alike.

6.1 Audio Recording: For students who struggle to retain certain lessons and do not want to fumble with an old fashioned tape recorder when they are in the process of learning, top app development companies are creating apps that are designed to allow for much easier audio recording than ever before. This also benefits educators, as they are no longer forced to spend extra time reiterating lessons to students who are unable to grasp

them in real time. When students have access to personalized forms of learning, this makes life easier for all parties involved in the learning process.

6.2 Live Polling: There are now numerous apps that can be used for live polling in a classroom environment, as teachers now utilize live polling apps as a means of assessing their students' level of knowledge. If a teacher is struggling to learn more about what their students know and do not know, live polling apps are a life saver. Not only do students receive the benefits of lessons that are specifically tailored to the areas where they are struggling most, but the educator also saves time by not having to cover items of their syllabus that they have already spent a great deal of time on in the past.

6.3 Video Projects: Forward thinking teachers are now allowing their students to use mobile technology to create new and interesting projects. Gone are the days of merely relying on lengthy essays to demonstrate a strong level of knowledge on a topic. Now, a student can demonstrate a much deeper understanding of the topic by creating a video. Classmates benefit from more interesting presentations and lecturers are able to save more time by allowing their students to present short videos, as opposed to long essays.

6.4 Online Forums: Thanks to our mobile devices, we can now remain connected to our teachers and fellow students for longer periods of time. If there is something we do not understand from class, we can simply use an app to start a thread in an online forum. Being able to chat with a lecturer or classmate when you are at home is an invaluable resource. Having the chance to discuss concepts in a more in depth manner serves to increase a student's understanding of the materials.

7. CONCLUSION

The 21st century, which is regarded as century of knowledge, has better prospects for undergraduate education to move forward with globalization trends. The development of any nation depends on the quality of adults that nation has. Therefore they should be exposed to the various innovations of this century. It is the adults who will transform the nation. Adult education should be a pacesetter to other professions in developmental drive of any nation. There should be radical incorporation of mobile phones into adult education programs to enable the nation achieve the education for all goals.

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The Effect of Internet Banking on Customer Retention: A Comparative Analysis between Private Commercial Banks and Foreign Banks in Bangladesh

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Abstract: This study examined the effect of internet banking on customer retention between private commercial banks and foreign banks in the context of Bangladesh. It also represents a comprehensive picture of internet banking and how it affects the retention of customers in Bangladesh. The objective of the study is to explore the meaningful differences between private commercial and foreign banks in Bangladesh to retain more customers using internet banking. The study used a self-administered questionnaire. A total of 50; 25 private commercial bank users and 25 foreign bank users participated in the study. As it is a comparative analysis, we used Chi square test. To find the effective variables which influence the customer retention most, we used factor analysis. The analysis indicated that the effect of internet banking on customer retention is almost similar in private commercial bank users and foreign bank users. It was found that there is an association between the effect of internet banking and customer retention for two variables. After that, we have done factor analysis. From which, six factors are extracted out of fifteen variables. It is clear from the findings that practice of internet banking is highly effective in customer retention in the country. This may potentially increase the popularity of internet banking to the customers.

Keywords: Internet Banking, Private, Commercial, Foreign, Bank, Customer, Retention.

1. INTRODUCTION

The banking sector is one of the most imperative sectors for every country. Rapid Economic development is not possible without the assistance of the banking industry. The advancement of information technology and internet in banking arena ensured the operation smooth and swift. Internet banking system is considered as new age banking system. Another name of internet banking is known as online banking and it is an extension of PC banking. Various banking activities such as fund transferring, paying bills and mortgages, viewing current and savings account balances, applying for loan and

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purchasing financial instruments and certificates of deposits are performed through using internet banking [1]. For Internet banking the clients of a bank are able to use internet application. The efficiency of banking operations has increased for the innovation of internet banking and it is too convenient to the clients as well. Now-a-days, clients can make a transaction without interacting with the banker through internet banking staying a remote area of a country. Internet banking allows the clients to make a transaction with the bank or obtain financial information from the bank using internet. Banks and other financial institutions are also connected with their customer through the applications of internet. So it is easy for banks to gain competitive advantage. Private Commercial Banks and foreign banks in Bangladesh are basically exploring the versatility of internet applications in delivering services to customers. Bank is basically a service industry. Customer retention is an assessment of the product and service quality provided by a business to measure the loyalty of customers. A bank becomes successful when it delivers quick and prompt services to their clients. At that time customer become happy and they want to retain the bank. Prompt service delivery is possible for a bank when the background operations are effective and efficient. Background operation cannot be efficient without integrated electronic system. Internet enables electronic system to facilitate the operation. There are different categories of banks in Bangladesh such as private commercial, public commercial, specialized, nationalized and foreign banks. Our study focuses on private commercial and foreign banks. The achievement of a bank depends on the uses and the application of the internet. To become successful in banking arena, banks have to have internet banking to retain more customers. Now-a-days, customer wants various services through the application of the internet. Therefore, this type of research should be practiced frequently to create consciousness among customers regarding the use of i-banking.

2. LITERATURE REVIEW

The term internet banking can be defined in several ways. The invention of internet banking provides number of benefits for both the customers and the banks. From the banks' point of view, internet banking is regarded as one of inexpensive and competent delivery channel [2]. It has already proven that the application of i-banking has reduced the operating cost of a bank. On the other hand, it raises the income of a bank through charging fees. To compete in the competition, it is necessary to adopt internet banking as it is used to retain and attract customers easily [3]. Customer can be benefited in various ways such as convenient, globally accessible and lower cost [2].The customer can avail the service from sitting at office or home. Currently, for the best networking system, the customer can use internet banking inside or outside of the country incurring a minimum cost. Any types of banking transaction can be done by customers through internet

banking except cash withdrawals at the click of a mouse [4]. Robinson (2000) wrote that banks build and extend their relationship with the customers through providing internet banking [3]. It was discovered in a study of India that internet banking had a big effect on customer retention [5]. Another study of Pakistan it was proven that there is a strong effect of Internet Banking on Customer Satisfaction [6]. Customer loyalty is very prudential component for firms in this present age and their satisfaction is the main source to retention [7, 8]. Customer's loyalty is directly related to a bank's profitability [9]. It has been revealed in numerous studies that there is a strong relationship between online banking and customer satisfaction. Studies such as; Raman et al, (2008), Michael, (2007) produced hard data qualifying these relationship [10]. Both studies highlighted a direct relationship between internet banking and consumer satisfaction. According to Alhawar and Ward (2005), internet banking is positively related to customer satisfaction and retention. Therefore, effect of i-banking is directly related to customer retention [11, 12]. This type of research work is few in Bangladesh. In this research work, I will try to demonstrate the actual scenario of the effect of internet banking on customer retention especially between private commercial and foreign banks in Bangladesh.

3. OBJECTIVES OF THE STUDY

The objectives of the study are given below:

- To find if there is any significant effect of internet banking on customer retention between private commercial and foreign banks.

- To see if there are significant correlations among at least some of the variables based on customer retention**.**

4. DATA AND METHODOLOGY

4.1 Data Source: The data was collected from various faculties of different universities who were currently using either a private commercial bank or a foreign bank on that time period of our study. Their consents were taken before giving the questionnaire. As private commercial bank users data was taken from Southeast and BRAC bank users. Finally, as foreign bank users' data was taken from Standard Chartered and HSBC bank users.

4.2 Time Period: The data was collected from July 2017 to December 2017.

4.3 Methodology: A well-structured questionnaire with various types of questions about effect of internet banking on customer retention is used here [13]. From each type either a private commercial bank or a foreign bank user, we took 25 filled up questionnaire for

making a reliable assumption. A total of 50 (25 from private commercial and 25 from foreign bank users) filled up questionnaire were collected with strict supervision. To maintain unbiased assumption, same numbers of respondents were taken. Each question in the questionnaire contained a standard five point "Likert Scale" (1=strongly disagree, 2=disagree, 3 = moderate, 4 = agree and 5 = strongly agree). To find if there is any association between the effect of internet banking and customer retention we used chi square test. To find if there is any correlation among the variables of customer retention based on internet banking we did a Factor Analysis. SPSS version 20 is used for data entry and statistical analysis. For text and documentation MS Office 2010 is used.

5. ANALYSIS AND FINDINGS

5.1 Chi Square Test: Chi square test is used to see if there is any association between a bank and the corresponding variable. The Hypothesis will be:

Table 1: Chi Square Test (Hypothesis 1: There is association between effect of internet banking and customer retention).

Bank versus...	Chi Square Test Result	Comment
You are satisfied with the quality of the service (V1)	0.792	No association
The bank is well known and has a good reputation (V2)	0.006*	Association
The bank provides sufficient information (V3)	0.793	No association
The bank resolves any problem very quickly (V4)	0.724	No association
The function of the online transaction is easy (V5)	0.568	No association
The bank maintains time (V6)	0.443	No association
The bank is trustworthy (V7)	0.515	No association
The instructions are easy to understand (V8)	0.109	No association
You can easily get in the website (V9)	0.395	No association
It is easy to complete a transaction quickly through website (V10)	0.022*	Association
You have enough privacy and security on your information (V11)	0.306	No association
You feel safe while doing transaction with the bank (V12)	0.072	No association
The bank is well secured with your credit card information (V13)	0.408	No association

The bank will not misuse your information (V14)	0.415	No association
The bank is very much responsible to its customers (V15)	0.294	No association
*Sig. value < 0.05		

We found for two variables of Customer retention, there is enough evidence that those variables are affected by banking. The second variable (The bank is well known and has a good reputation) and the tenth variable (It is easy to complete a transaction quickly through website) show significant effect. Finally we can say it is proved by chi square test that, customer retention has significant effect on internet banking.

5.2 Factor Analysis: Factor analysis is a very well-known statistical tool by which the influential factors among variables can be found easily. At first we have to see if there are any significant correlations found among at least some of the variables. Then, for Extraction Method it is going to use Principal Component Analysis to see how many variables are extracted. Here, eigen value should be more than 1. This analysis shows the most correlated pair of factors using a Rotation Method named Varimax with Kaiser Normalization. The hypothesis for this research topic was:

Table 2: KMO and Bartlett's Test (Hypothesis 2: The factors have significant correlations among themselves).

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.630
Bartlett's Test of Sphericity	Approx. Chi-Square	258.940
	df	105
	Sig.	.000

The KMO and Bartlett's test (Table: 2) showed that, there are significant differences among the correlations of some factors (p-value<.001). So, the factor analysis can be done.

Table 3: Total Variance Explained.

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.561	30.407	30.407	4.561	30.407	30.407	2.737	18.250	18.250
2	1.660	11.068	41.475	1.660	11.068	41.475	2.148	14.322	32.571
3	1.573	10.485	51.960	1.573	10.485	51.960	1.612	10.746	43.318
4	1.175	7.831	59.791	1.175	7.831	59.791	1.589	10.590	53.908
5	1.059	7.059	66.850	1.059	7.059	66.850	1.542	10.283	64.191
6	1.003	6.686	73.535	1.003	6.686	73.535	1.402	9.344	**73.535**
7	.813	5.421	78.956						
8	.662	4.414	83.371						
9	.628	4.184	87.555						
10	.531	3.539	91.094						
11	.464	3.096	94.190						
12	.289	1.925	96.115						
13	.230	1.532	97.647						
14	.207	1.378	99.025						
15	.146	.975	100.000						

The Extraction Method used here is known as Principal Component Analysis. Six factors were extracted out of fifteen variables. Those extracted factors contained approximately 74 % (73.535%) of total variation.
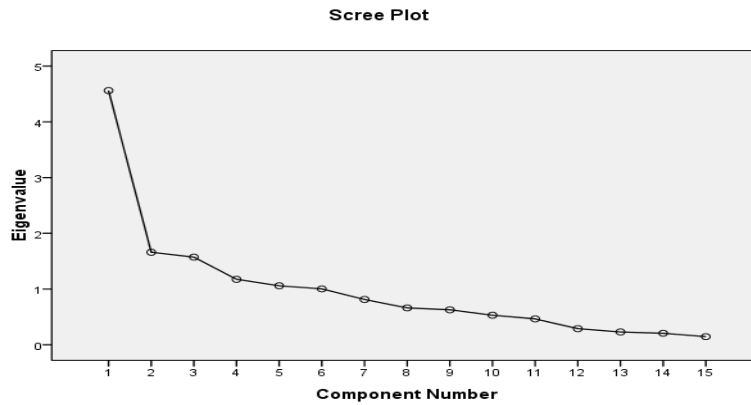
Figure 01: Scree Plot

The scree plot shows the eigen values. It looks like the slope of this curve levels out after just three factors, rather than six.

Table 4: Rotated Component Matrix.

Variables	Component					
	1	2	3	4	5	6
You are satisfied with the quality of the service (V1)	.686					
The bank is well known and has a good reputation (V2)			.875			
The bank provides sufficient information (V3)	.473		.512			
The bank resolves any problem very quickly (V4)						.882
The function of the online transaction is easy (V5)		.803				
The bank maintains time (V6)		.703				
The bank is trustworthy (V7)	.619					
The instructions are easy to understand (V8)		.761				
You can easily get in the website (V9)	.735					
It is easy to complete a transaction quickly through website (V10)	.505			.635		
You have enough privacy and security on your information (V11)				.921		
You feel safe while doing transaction with the bank (V12)					.891	

The bank is well secured with your credit card information (V13)	.726					
The bank will not misuse your information (V14)					.543	
The bank is very much responsible to its customers (V15)					.467	.575

Naming the factors: Factor 1: Good Service, Factor 2: Easy Online Method, Factor 3: Good Reputation, Factor 4: Strong Security, Factor 5: Good Maintenance, Factor 6: Quick Response

It is already mentioned that for extraction method "Principal Component Analysis" is used. Then for rotation method "Varimax with Kaiser Normalization" is done. The rotation converged in 7 iterations. The important correlations are showed in Table 04. Ist, 3rd, 7th, 9th, 10th and 13th variables showed important correlations for factor 1 (Good Service). For factor 2 (Easy Online Method) the most important correlations are for 5th, 6th and 8th variables. Second and 3rd variables showed most effective correlations for factor 3 (Good Reputation). Then, for factor 4 (Strong Security) 10th and 11th variables showed the bigger correlations. For factor 5 (Good Maintenance) the most necessary correlations are for 12th, 14th and 15th variables. Finally, for factor 6 (Quick Response) 4th and 15th variables showed the bigger correlations.

6. SUGGESTIONS

- This survey was conducted only on 4 banks (private and foreign) in Bangladesh. If it contained a large sample size, it would give more accurate information and result.
- Necessary steps should be taken to make the internet banking services more efficient and user friendly.

7. CONCLUSION

At first it was proved that there is significant effect of customer retention and internet banking. Then factor analysis was done to find the significant factors among fifteen variables. Whether a bank is private commercial or foreign, both banks maintain some basic standard procedures to satisfy the customers. Both of the banks maintain better service [12]. There is the online transaction method which is easy to understand for the customers [14]. The reputation is very important for customers [8]. So, both types try to

maintain this. The security of personal information as well as online passwords must be safe and secured [15]. Both banks maintain that. The overall maintenance of both online and offline service must be given properly [16, 17]. Finally, there should be a quick response of problems to the customers as numbers can work faster than talking [18]. These six factors are highlighted through the analysis.

8.   AREA OF FURTHER RESEARCH

Here, we have tried to show the effect of internet banking on customer retention between private commercial and foreign banks in Bangladesh. There are some other areas such as conventional banks and Islamic banks, or public banks and private banks.

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Systematic Literature Review from Electronic Database: Islamic Perspective

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Abstract: *A literature Review (LR) is a summary of the existing research on a specific topic from the electronic database. It must be based on secondary sources like research papers, journals, articles or books which are already published. It does not concern about new innovation, but it is possible to find the further research according to scholar's opinion. Systematic Literature Review (SLR) innovated approximately 40 years ago for the research in health sector. Since the method of literature review is well organized and well accepted by the scholars, it is spreading in various sectors like engineering, computer science, social science etc. The objective of this paper is to compare the systematic literature review from secondary sources with the literature review procedure from Islamic perspective. The new version of systematic literature review is like the procedure of Islamic review which Allah (SWT) already taught us long time ago. Though SLR from electronic database has got popularity in last few decades, Allah (SWT) gives us this instruction 1400 years ago by the Quran and Hadith. The method of SLR from electronic database and the method of SLR in Islam both have similarities.*

Keywords: *Systematic Literature Review, SLR, Islamic, Literature Review, ILR.*

1. INTRODUCTION

Literature reviews traditionally introduce a topic, summarize the main issues and provide some illustrative examples. If they are to be considered a reliable source of research evidence, they should record how the primary studies were sought and selected and how they were analyzed to produce their conclusions. They are to be considered a reliable source of research evidence. They should record how the primary studies were sought and selected and how they were analyzed to produce their conclusions [1]. Literature review should be based on relevant popular papers or articles which are available in online databases or libraries [2]. The literature review always tries to explore the finding of

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existing research as much as possible. It will review not only scholar's book but also journals and articles that is relevant to the particular topic [3]. Systematic reviews aim to address these problems by identifying, critically evaluating and integrating the findings of all relevant, high-quality individual studies addressing one or more research questions. A good systematic review might achieve most or all the following [4], [5]:

- Establish to what extent existing research has progressed towards clarifying a problem;
- Identify relations, contradictions, gaps, and inconsistencies in the literature, and explore reasons for these (e.g. by proposing a new conceptualization or theory which accounts for the inconsistency);
- Comment on, evaluate, extend, or develop theory;
- In doing these things, provide implications for practice and policy;
- Describe directions for future research.

2. LITERATURE REVIEW: SYSTEMATIC

Due to report transparency in literature review and consisting of a 27-items checklist and a four-phase flow diagram [6], Preferred Reporting Items for Systematic reviews and Meta-Analyses: the PRISMA statement [7] is becoming more popular standards in every sector. We present here eight major steps that it is required to follow each step for a systematic literature review. Unquestionably, these stairs are very valuable for whatever sort of literature review; however, for a review to be scientifically rigorous, all of the next steps are all important.

- Purpose of the literature review
- Protocol and training
- Searching for the literature
- Practical screen
- Quality assessment
- Data extraction strategy
- Synthesis of studies
- Writing the review

3. DATABASES IN ISLAM

Ibn Abbas, radiyallahu 'anhu, reported that the Messenger of Allah, (SAW), related from his Lord (glorified and exalted be He): "Verily Allah has recorded the good deeds and the evil deeds." Then he clarified that: "Whosoever intends to do a good deed but does not do it, Allah records it with Himself as a complete good deed; but if he intends it and does it, Allah records it with Himself as ten good deeds, up to seven hundred times, or more than that. But if he intends to do an evil deed and does not do it, Allah records it with Himself as a complete good deed; [8] but if he intends it and does it, Allah records it down as one single evil deed."[Al-Bukhari & Muslim] "Verily, Allah recorded the good deeds and the evil deeds." Allah ta'ala has written everything in al-lawh al-mahfuth as He said, indeed, all things We created with predestination. (al-Qamar 54:49). And every small and great [thing] is inscribed. (al-Qamar 54:53). On the day that every soul will find present what it has done of good and what it has done of evil (Surah Al-Imran 3:30) [9]. Everything, both good and evil what we did in our life will be shown. So everyone has own databases and everything is recorded. As we can see from this Ayat (Surah Al-Kahf 18: 49):

وويوﺗٔﻭ ١ﻛﺗﺑ ﻓﯾ ٔﺟٔﻛﻔﻣﯾﺟﻣﻣﯾﺭﮫٔ ﻣﯾﻠﯾﻘﻣ ﺍﻭﻣﻣﮭﯾﻑ ﻭ ﯾﯾﺗٔﯾﻠﺗٔﺍ ﻟﯾﺍ ﺍﻟٔﻛﺗﺍﻟﻣ ﻟﺑﺍ ١ﻛﺗٔﺏ ﻻ

ﯾ ﻛﺑ ﺑﺻﺭٔ (٤٩) ﯾﺎﻏﻐﯾﺍ ﺭﻐﯾﺟ ﺓ ﻭﻻ ﺟﺑﯾﻭٔﺭ ﺓ ﻻٔﺍ ﺻﺭٔﺃﺳﺎھﻠ ﺟﻭﺭﺑﻟٔﻭﻭ ﺍﻣ ﻧﯾﺑﻣﻟٔﺍ ﺟﺭﺍﻭ ﺏ ﻭﻻ ﻧﻧَﻟٔﺍﺍ م

Translation: And the record [of deeds] will be placed [open], and you will see the criminals fearful of that within it, and they will say, "Oh, woe to us! What is this book that leaves nothing small or great except that it has enumerated it?" And they will find what they did present [before them]. And your Lord does injustice to no one [10] [11]. Allah (SWT) mentions in the al-Quran: "So fulfill the measure and weight and do not deprive people of their due and cause not corruption upon the earth after its reformation. That is better for you, if you should be believers." (Al-A'raf:85). In Islam, knowledge comes before action; there can be no action without knowledge. Allah warns every Muslim against speaking without knowledge.

4. LITERATURE REVIEW: ISLAMIC PERSPECTIVE

The faith of the researcher, humility and gratitude to Allah (SWT) should be increase in order to raise feelings of respect about the power and wisdom of almighty Allah (SWT). We have to find the creative activities leading to the meaning of life in the world or in the Qur'an fir getting the substance or signs. Islam has given great importance to the process of seeking knowledge. If we look at the first five verses revealed from the Holy Qur'an, we can see that the word "ﯾﻘـــﺭﺃ" (read) is repeated two times, the word "ﻣـــﻧﻡ-" (pen) is mentioned once and the word "١ﻧـــﻡ" (teach) is repeated twice [12]. Religious belief and research are two inseparable elements in everyday life. Each

religious practice of an individual is evaluated by Allah to set that person's position during the Judgment Day. Allah encourages Muslims to perform precise research and measurement in all subjects. Accurate calculation shows precision and leads to justice towards self and other people [13]. Let us have a look at the following verses in Surah Al-'Alaq. "Read in the name of your Lord Who created. He created man from a clot. Read and your Lord is the Most Honorable. Who taught by the pen. Taught man what he knew not." (Qur'an 96:1-5). Islam makes it a religious duty upon Muslims to seek knowledge. Seeking knowledge with the intention of benefiting oneself and the people is rewarded like performing additional prayers or fasting [14]. The Prophet (PBUH) said: "Seeking Knowledge is an obligation on every Muslim." (Ahmed). "It is only those who have knowledge among His servants that fear Allah." (Qur'an 35:28). Whoever seeks knowledge and help other people to learn will get unaccountable rewards from Allah (SWT). Allah (SWT) will grant him high ranks in this world and the Hereafter. "Allah will exalt those who believe among you, and those who have been granted knowledge to high ranks." (Qur'an 58:11). Knowledge is more important than wealth and property. No wonder, knowledge is among the important things which Allah (SWT) directed Prophet Muhammad (PBUH) to pray that he will be granted more of it. Allah (SWT) says in the Holy Qur'an: "And say: My Lord, increase me in knowledge."   (Qur'an 20:114). "Acquire knowledge. It enables the possessor to distinguish right from wrong; it sustains us in adversity, it is a weapon against enemies and ornament among friends". So we can know the purpose of our life as Abdullah and Khalifatullah by seeking knowledge [15].

5. COMPARISON SLR vs ILR
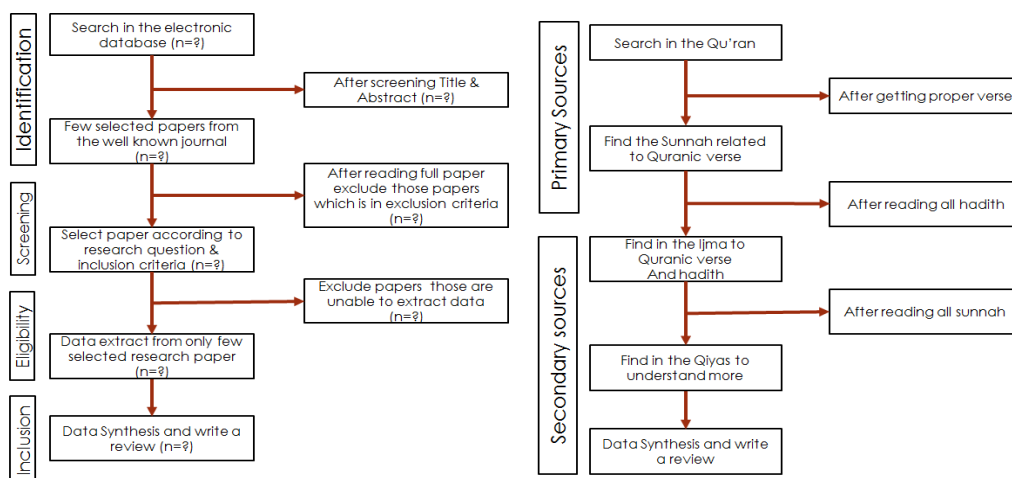
Figure 1: Comparison between Systematic and Islamic Literature Review

There are few popular methods to do systematic literature review. Among them, we have used flow chart of PRISMA [6] as my comparison component. 4 main steps of SLR are identification, screening, eligibility and inclusion where no primary sources available. In addition, first 2 steps of paper selection are using keywords and other 2 steps are based on contents. On the other hand, in Islamic literature review, primary and secondary both sources are available. In all the steps, keywords, contents and previous examples can be used to do more accurate literature review. After comparing both reviews, we can state that Islamic literature review started 1400 years ago and is still continuing. It is more accurate and authenticate because of its primary source.

6. CONCLUSION

From the above information, we can say that Allah (SWT) gives us the direction to do review systematically. Systematic literature review follows the instruction of Islam. It is also proven that Islamic Literature review is more advanced than Systematic Literature Review because we have an Authentic Primary source which is not available in electronic based research and in review.

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Public-Private Partnership: Emergence of a New Horizon in the Spectrum of Business-Relationship to Accomplish Sustainable Development

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Rashedur Rahman[2]
Shahzia Sultana[3]

Abstract: Any collaboration between public bodies, such as local authorities or central government, and private companies tends to be referred to a Public-Private Partnership (PPP). PPP are joint ventures, in which business and government cooperates; each applying its strengths to develop a project to deliver public services more quickly, more efficiently or otherwise better than a government could accomplish on its own. Significant synergies are expected from combining public and private sector resources, while safeguards are also needed to avoid risks of any abuse of the necessarily closer working arrangements and relationships. There are various types of PPP being used around the world for different projects. Indeed, these differ, not just from place to place or even given periodic shifts in needs, agendas and priorities along national development trajectories. Each of these approaches can offer distinct advantages to clients on the specific social, economic, political and regulatory environment. This research conveys that there is still much to learn about PPP in relation to its policy framework, financial context, institutional framework, changes in its applications, organizational structure, scope, limitations, risks and potential benefits overtime with future development. In addition, diverse stakeholders for PPP development and their different practices vary degrees of its success across countries.

1. INTRODUCTION

PPP involves a contract between a public sector authority and a private party, in which the private party provides a public service or project and assumes substantial financial, technical and operational risk in the project. The essence of a PPP arrangement is the

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sharing of risks. Any successful PPP initiative is the identification of risk associated with each component of the project and the allocation of that risk factor to the public sector, the private sector or perhaps a sharing by both. Thus, the desired balance to ensure best value (monetary) is based on the allocation of risk factors to the participants who are best able to manage those risks and thus minimize costs while improving performance.

The opportunity and ability to share resources with the private sector through a long-term relationship allows the government to pursue initiatives which may not have been possible for several years. Through an array of techniques, the private sector can apply its skills and resources to services that have traditionally been provided by the government.

Typically, a private sector consortium forms a special company called a "Special Purpose Vehicle" to develop, build, maintain and operate the asset for the contractual-period. In cases where the government has invested in the projects, it is typically (but not always) allotted an equity share in the SPV. It is the SPV that signs the contract with the government and with subcontractors to build the facility and then maintain it. In the infrastructure sector, complex arrangements and contracts that guarantee and secure the cash flows and make PPP projects prime candidates for project financing.

1.1 Statement of the Problem

PPP in infrastructure is a relatively new experience in most developing countries. Although many governments have considered various steps to promote PPPs in their countries but lack of capacity in the public sector remains to be one of the major problems in implementing PPP projects. In the absence of such established institutional arrangements socio-economic growth face difficulties in project development and implementation.

1.2 Objective of the Study

To determine the PPP perception along with overall process and activities involved in PPP project development, implementation and management. Besides to find out the requirements, for developing successful PPP projects in different administrative and institutional arrangements.

2. REVIEW OF LITERATURE

The PPP appears to be a modality for mobilizing private financing and expertise toward effective implementation of investments in infrastructures (ports, airports, railways, motorways, power plants, water supply, etc.), as well as other boosting sectors, including tourism, agriculture, health, education and vocational training.

PPP is defined as a "form of collaboration involving a public authority and a private legal entity with a view to providing goods or services to the public, while optimizing public and private sectors respective performances, in order to conduct within the shortest deadlines and terms, projects with social purposes or infrastructures development and public services" [1].

Therefore, PPP is a (relative) long term collaboration as part of an objective to provide a public service as defined by public authority. It is governed by principles of equity, transparency, risks sharing and long-term viability. Selection modes of a partner for a PPP contract are the invitation to tender with pre-qualification and direct agreement as an accepted exception under certain conditions. Selection of a private partner is subject to complying with principles of freedom of access, equal treatment of bidders, competition, objectivity of procedures and transparency. It gives the private sector an opportunity to contribute to a structural transformation of the economy and thus affirms its role as a driving force for growth. Projects conducted under PPP mode contribute to meeting social demand and greater effectiveness of public expenditure.

2.1 Historical Overview

PPPs are now common strands of third way government policy, with better efficiency promised from the private funding of public infrastructure through the transfer of risks to private parties. Initially, most PPPs were negotiated individually, and much of these activities began in the 1990's. Britain: in 1992, the Conservative government of John Major introduced the private finance initiative, the first systematic program aimed at encouraging PPP. Tony Blair of the Labor Party elected in 1997. He is keen to expand the range of public-private partnerships because he believes it is the best way to secure the improvements in public services that they promised at the last election. He believes private companies are often more efficient and better run than bureaucratic public bodies.

The Canadian Council for Public-Private Partnerships established in 1993 (a member-sponsored organization with representatives from both the public and the private sectors) facilitated PPP's in both domestic and international arena. Each year the Council celebrates successful cases through the National Awards Program held concurrently with the annual conference in November.

2.2 Historical Perspectives of PPP in Bangladesh

PPP is a concept added to the Bangladesh Budget more formally in the financial year of 2009. Mr. M. A. Muhith, the Finance Minister states that in the Election Manifesto, the growth of GDP has been set at 8% to be achieved by 2013 and at 10 % by 2017, which would be

sustained until 2021. As a vehicle to attain this higher growth, investment in infrastructure development, especially, power and energy, ports, communication, supply of drinking water and waste management, education and health will be given highest priority. In addition to the existing investment programs, an investment of US$ 28 billion more will be required in next financial year to achieve the projected growth as per the preliminary estimates.

The Budget argues that the government alone cannot provide such huge amount of resources. It would be difficult to maintain macroeconomic stability if the government has to finance such huge investment by borrowing from domestic sources. Again, it will not be possible to obtain such funds as concessionary loans from the development partners. Our past experience suggests that it has been difficult to ensure economic use of public resources and the quality of service delivery when Government is involved in infrastructure development and maintenance. At the same time, direct involvement of the government in project execution process takes away the focus from its basic obligation to provide social and other important services.

In this context the Government is going to take special initiatives to involve the private sector under PPP to meet the probable investment gap in infrastructure development and maintenance, alongside the government's investment. Finance Minister believed that successful application of PPP concept will open up the door for increased flow of investment from both local and foreign investors. This will accelerate economic growth. Around 50 initiatives in telecommunication, land port and other physical infrastructure projects have been successful. There has been remarkable progress in PPP sector in FY 1998-99 when two mega power plants at Haripur and Meghnaghat were implemented with private-sector involvement for the first time which helped in mitigating power crisis. Budget also allocates Tk. 2,100 crore in the PPP expenditure to accelerate the process of Infrastructure investment through PPP. These allocations would ensure government participation through equity or loan to private investors.

3. CONCEPTUAL FRAMEWORKS

PPP projects were created for the provision of public services. Indeed, the PPP spectrum would cover many types of partnerships, ranging from PFI, joint ventures, and concessions, to the sale of equity stakes in state-owned businesses. The overall aim of PPP is to increase the flow of capital against a background of restraint on public expenditure, and with a particular remit of transferring risk from the public to the private sector. Thus, the contractor of PPP has an incentive to design a facility that will have a low operating cost over the long term.

PPP is now accepted as an important avenue for funding major public sector infrastructure projects. PPPs are joint ventures in which business and government co-operate. Ideally this co-operation should allow each partner to rationalize, consolidate and apply their strengths more effectively to develop a project and deliver services faster, better and more efficiently than government could accomplish on its own. Under these over-arching general goals, the practical implementation of PPP projects can take on several variants. The WB (World Bank), accordingly, identified four categories of PPPs [2]:

- Management and Lease Contracts - a private entity takes over the management of a state-owned enterprise for a fixed period while ownership and investment decisions remain with the state.

- Concessions - a private entity takes over the management of a state-owned enterprise for a given period during which it also assumes significant investment risk.

- Greenfield Projects - Merchant projects where a private entity or a public-private joint venture builds and operates a new facility for the period specified in the project contract.

- Divestitures - these involve the full (100%) or partial transfer of government owned equity to a private entity which buys an equity stake in the state-owned enterprise.

New hybrids of PPP programs are being developed. For example, Kokkaew presented a 'quasi-equity-instrument' known as infrastructure fund that could fill the financing gap in infrastructure development [3].

4. METHODOLOGY AND DATA COLLECTION

Basically, this is a descriptive type of research. Secondary data are absorbed from related books, reports, journals, websites etc.

5. LIMITATIONS OF THE STUDY

The major constraints are unavailability and inconsistency of appropriate data alongside the lack of time and resources.

6. FINDINGS AND ANALYSIS

The Canadian Council for Public-Private Partnerships has defined PPP as "a cooperative venture between the public and private sectors, built on the expertise of each partner that best meets clearly defined public needs through the appropriate allocation of resources, risks and rewards." [4] In some types of PPP, the cost of using the service is borne exclusively by the users of the service and not by the taxpayer. In other types, capital investment is made by the private sector on the strength of a contract with government to

provide agreed services and the cost of providing the service is borne wholly or in part by the government. In projects that are aimed at creating public goods like-infrastructure sector, the government may provide a capital subsidy in the form of a one-time grant, so as to make it more attractive to the private investors. Moreover, the government may support it by providing revenue subsidies, including tax breaks or by providing guaranteed annual revenue for a fixed period.

6.1 Basic Features of PPP Models

The basic features of five broad categories of PPP models are shown in the next figure. Each model has its own pros and cons and can be suitable to achieve some of the objectives of private participation. Special characteristics of some sectors and their technological development, legal and regulatory regimes, and public and political perception about the services in a sector may also be factors in deciding the suitability of a particular form of private participation.
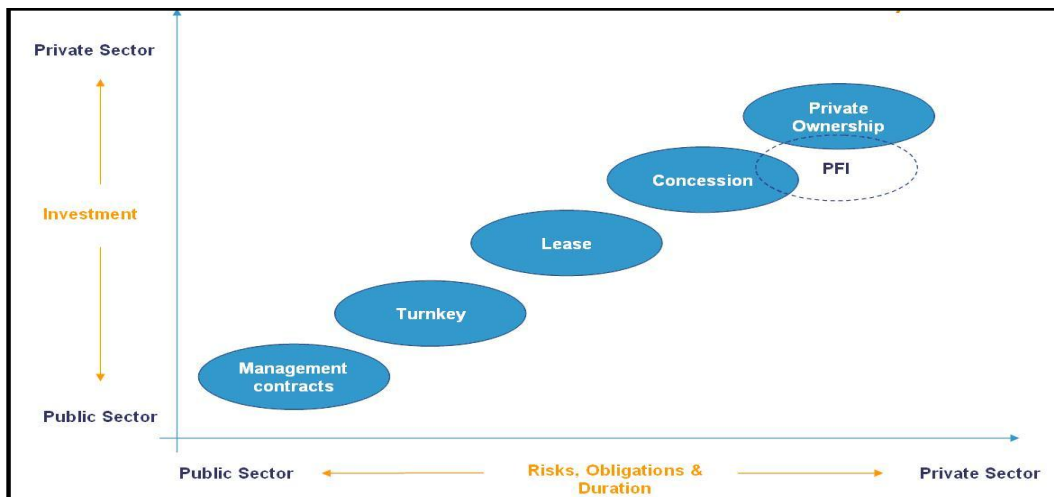
Figure 1: PPP Models. **Source** - Roger Wettenhall, "The Rhetoric and Reality of Public-Private Partnerships, Public Organization Review": [5].

- **Management Contract** is a contractual arrangement for the management of a part or whole of a public enterprise by the private sector.

- **Turnkey** generally means a private contractor is selected through a bidding process. The private contractor designs and builds a facility for a fixed fee, rate or total cost.

- **Private Finance Initiative** means the public sector purchases the services from the private sector through a long-term agreement.

- **Lease** means a type of arrangements an operator (the leaseholder) is responsible for operating and maintaining the infrastructure facility (that already exists) and services, but generally the operator is not required to make any large investment.

- **Franchise Arrangement** is the concessionaires provide services that are fully specified by the franchising authority. The private sector carries commercial risks and may be required to make investments.

- **Private Ownership -** It is a synergy that aggregates design, construction and operation of infrastructure services into one contract at a pre-defined standard.

6.2 Policies of PPP

A policy for PPPs must encompass guidelines, protocols and an acceptable process to be followed. The policy must serve the following purposes:

(i) Provide specific criteria against which all PPP will be measured and approved, to ensure the best interests of consumers are met;

(ii) Provide a consistent, fair and transparent review process to follow all public-private initiatives,

(iii) Provide a high level of confidence to consumers that decisions made with respect to PPP are fully informed and justifiable, and have been found to be the best alternative.

6.3 Objectives of the PPP Project

Public-private partnerships must demonstrate that the following objectives are met in a balanced way to reflect the best interests of all stakeholders:

(i) To ensure, government services are delivered in the most economical, effective and efficient manner;

(ii) To create opportunities for private sector growth and to contribute to the overall economic development of consumers through the stimulation of competitiveness and initiative;

(iii) To ensure the best interests of the public, the business sector and the community are served through an appropriate allocation of risks and returns between partners.

6.4 Guiding Principles

All public-private partnerships will be based on the following guiding principles:

(i) **Project definition:** the project is of sufficient size and/or complexity to provide opportunity for the private sector to demonstrate its initiative, innovation and expertise in providing best value to consumers.

(ii) **Competitive private sector market:** sufficient qualified private sector proponents exist to ensure a competitive process.

(iii) **Shared rewards:** the public receives 'value for money' from the initiative, while the private sector can reasonably expect to receive a fair return on its investment.

(iv) **Premise of risk transfer:** risks are allocated to the partner best suited to assume the risk.

(v) **Procurement process:** must be fair and transparent and will be subject to due diligence.

(vi) **Signed contract:** the acceptance of a usually long-term relationship established through signed contractual arrangements.

(vii) **Communications:** a proactive, ongoing and transparent communications plan is designed and implemented to keep people informed.

6.5 Evaluation Design

It covers all sectors and focuses on "targeted interventions," referring to activities aimed at either improving the enabling environment specifically for PPPs
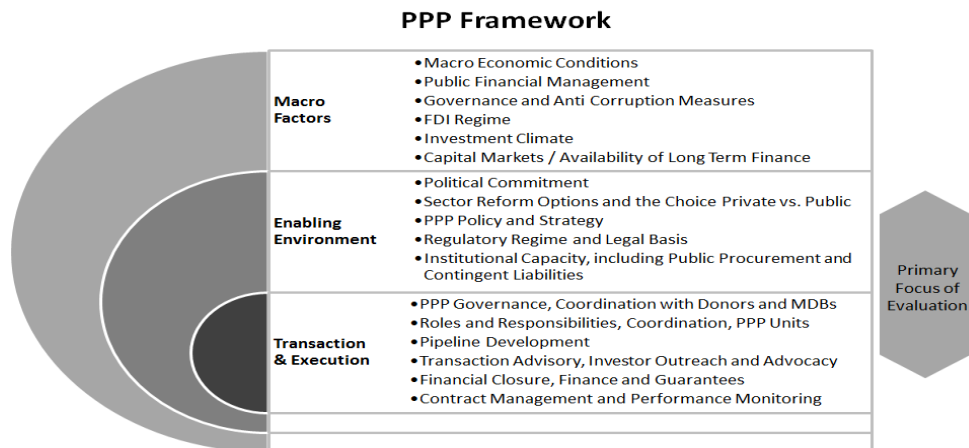
Figure 2: Evaluation Design. **Source**: Geoffrey Hamilton "Public-Private Partnerships for Sustainable Development" [6].

6.6 Justification to World Bank's Intervention in PPPs

PPPs have the potential to close the infrastructure gap by leveraging scarce public funding and introducing private sector technology and innovation to provide better quality public services through improved operational efficiency. Improving the provision of infrastructure and social-services through higher levels of efficiency and quality contributes directly to growth and poverty reduction. It also aligns well with the intervention logic of a recently conducted systematic review. Success in PPPs is contingent on certain arrangements: 1. Clear and stable market rules; 2. Sound and predictable, legal and regulatory environments; 3. Well-designed projects, including appropriate risk allocation. This implies that government authorities need to be sophisticated enough to develop sector reform policies, assess fiscal risks associated with PPPs, base their decision of public procurement versus PPP on comprehensive value for money assessments, and have impartial transaction advisory to make PPP deals sustainable. In contrast, markets also need to be sufficiently liquid, i.e. having enough potential investors with adequate regional experience in bidding for PPPs in an economy with available long-term capital.

The WB Group, with its private and public sector arms, can potentially play a crucial role to prepare countries to use PPPs and in assisting specific PPP transactions. The Bank Group's provide support along the entire PPP cycle, complemented by analytical work (often donor or grant fund) that can help countries establish their PPP frameworks and create pipelines. Countries that are about to embark on their PPP agendas and are in the process of developing their PPP frameworks will appreciate such support the most. The private sector-oriented arms of the WB Group can play a catalyzing role in creating a PPP market by facilitating the structure of PPP.
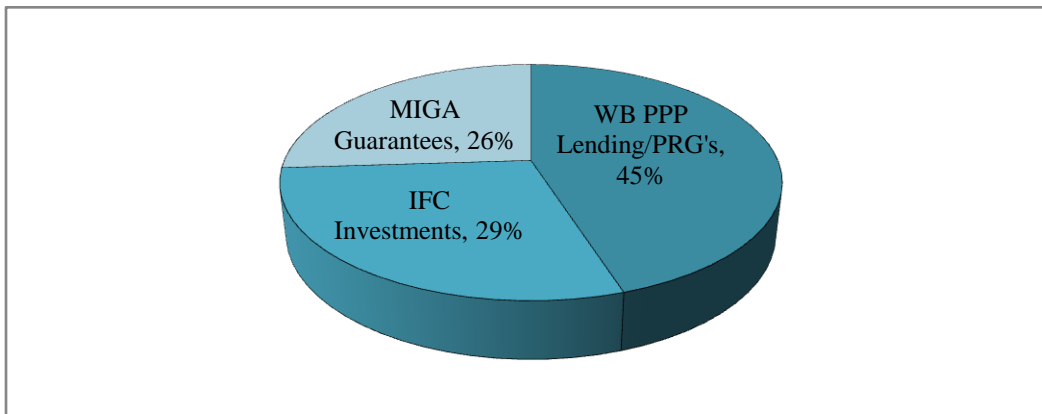
Figure 3: World Bank Group Investments Targeting PPPs - Volume per Institution.

Source: WB Database [2].

6.7 Role of PPP in Developing Economy

PPPs need to be looked at through a "poverty lenses" in view to the dual goal of ending extreme poverty and promoting shared prosperity. The underlying rationale for PPP interventions is that PPPs can help improve infrastructure, spurring economic growth that eventually reaches the poor ("trickle down" effect).The majority of PPP interventions followed that logic, as they were positioned with the growth pillar of the country assistance strategies. In addition, through leveraging infrastructure investments with private sector funds, PPPs can free resources that the government would have used to fund its public investment program and can now use for other priorities.
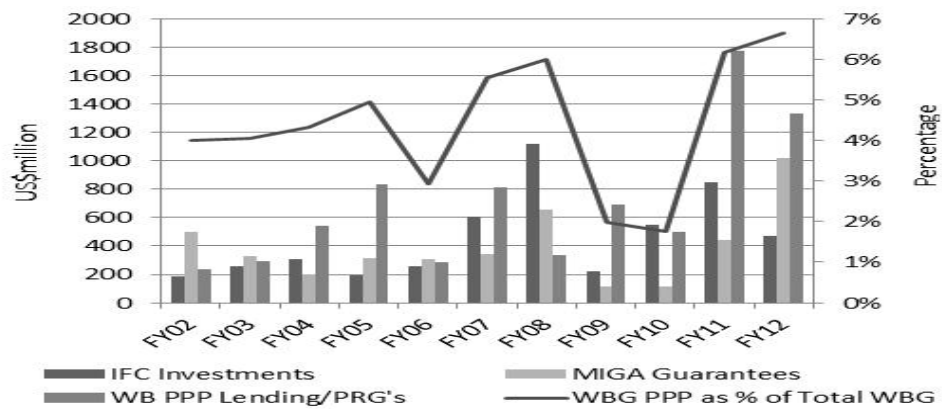
Figure 4: WB Group Investment – Volume per Fiscal Year. **Source:** WB Database. [2]

Deliberate action is often required to ensure that project outcomes and transmission channels focus on the developing economy. There are key features of PPPs that make them inherently outstanding for achieving objectives:

- The long-term nature of PPPs provides an appropriate instrument to grow equity and management over time. Risk is clearly identified and costed and appropriately allocated in PPPs, so participants know in advance what they are committing to.

- The formation of 'private-consortia' in the form of SPVs for many PPPs facilitates long-term beneficial partnerships between new enterprises and -experienced, resourced companies- both as equity partners and in project management subcontracting levels.

- Where government is the buyer of a service along with agreed standards, there is a steady revenue stream to the private party.

- Principal equity sponsors in a PPP are often also first-tier subcontractors, building incentives for optimal risk management.

- PPPs provide significant subcontracting opportunities for enterprises, where early cash-flow benefits can be derived as delivery commences.

- PPPs have far-reaching broad-based potential: through the subcontracting and procurement mechanisms they can involve a full spectrum of large, medium and small enterprises, and bring tangible local economic development benefits to targeted groups of people.

- ROI to the private party is competitive where risk is properly assumed.

- There is an increasingly strong demand for professionals as transaction advisors to both institutions and private parties because PPPs develop skills and create jobs.

6.8 Controversies Regarding PPP

Doubts about the long-term performance of PPP are still abundant: it is often alleged to be a complex phenomenon and a risky business. Governments are taking steps to improve transparency by developing an impenetrable evaluation tool for PPP. Despite that, transparency and accountability issues are not solved yet.

A strategic PPP approach can potentially mitigate the overruns and schedule delays that plague traditional infrastructure project delivery by clearly delineating governance, allocating shared risk, integrating resources, applying best practices, and establishing a life cycle–long perspective of costs and accountability. In our experience, institutions face recurring challenges with their capital project portfolios, often unrelated to financing.

Price Waterhouse Coopers argued that the comparison between public and private borrowing rates is not fair, because there are "constraints on public borrowing", which may imply that public borrowing is too high, and so PFI projects can be beneficial by not putting debt directly on government books.

In a recent discussion, Professor Anu Mohammed raised a major issue that the concept of PPP is an extension of colonialism in modern times [7]. Through PPP multinational companies will be allowed to hold the ownership of our highways, factories, shipyards, seaports etc. and through this we shall be subjected to the policy and programs dictated by them. Besides three 'pain-points' that PPP can address:

- A common problem, private investors obtained a rate of return that was higher than the government's bond rate.

- To promote private investment in infrastructure were inferior to the standard model of public procurement based on competitively tendered construction of publicly owned assets.

- The development of formal procedures for the assessment of PPPs in which the focus was on "value for money," rather than reductions in debt.

6.9 Benefits of PPP

- "Provide better infrastructure solutions than an initiative that is wholly public or wholly private. Each participant does what it does best.

- Result in faster project completions and reduce delays on infrastructure projects by including time-to-completion as a measure of performance and of profit.

- A PPP ROI might be greater than traditional private methods. Innovative design and financing approaches become available when the two entities work together.

- Risks are fully appraised early on to determine project feasibility. In this sense, the private partner can get relief from unrealistic government promises or expectations.

- The operational and project execution risks are transferred from the government to the private participant, which usually has more experience in cost containment.

- PPPs may include early completion bonuses that further increase efficiency. They can sometimes reduce change order costs as well.

- By increasing the efficiency of the government's investment, it allows government funds to be redirected to other important socioeconomic areas.

- The greater efficiency of P3s reduces government budgets and budget deficits. Thus it reduces costs and allows lower taxes.

- High-quality standards are better obtained and maintained throughout the life cycle of the project" [8].

6.10 Drawbacks of PPP

- "Each PPP involves risks for the private participant, which reasonably expects to be compensated. This can increase government costs.

- When there are only a limited number of private entities that can perform these tasks, such as development of a jet fighter, the limited number of private participants that are

big enough to take these tasks on might limit the competitiveness required for cost-effective partnering.

- Profits of the projects can vary depending on the assumed risk, competitive level, complexity, and the volume of the project being performed.

- If the expertise in the partnership lies heavily on the private side, the government is at an inherent disadvantage. For example, it might be unable to accurately assess the proposed costs" [9].

6.11 Barriers to Develop PPP

Despite the generally strong contemporary political and institutional support for PPP at all levels of governments in many countries, PPP remains a contentious model of project delivery. With its future are not entirely assured due to mixed experiences, some argumentative issues are arising from inappropriate project choices or operational decisions, as well as due to inadequate capacities and poor practices. Zou and Yang have identified barriers of PPPs which is also resonating with those in many countries where PPP is in use [10]. Those are as follows:

- PPP procurement processes are complex; some of this complexity is necessary to deliver the outcomes that Governments desire from PPP projects.

- The global financial crisis impacted on the availability, cost, tenor and appetite for providing private finance to PPPs.

- PPP projects have not typically included core services rather focused on ancillary services which support operating the infrastructure.

- The RFP and any subsequent stage of PPP procurement processes require fully costed solutions supported by detailed information on design, construction, maintenance and financing.

- Value for money in PPP projects is assessed in two key ways: The 'public-sector-comparator', and a range of qualitative factors. The PSC is an important tool to ensure that government is an informed-buyer and has the knowledge to drive competitive outcomes during the tender process. In particular, it has been criticized for being a point-in-time estimate that is not adjusted for material changes to the underlying assumptions which may occur during the tender process.

- PPPs are complex projects and attract significant bid costs. Government recognizes the importance of continually improving the bid process for PPP projects to minimize these

costs. There is always a balance between minimizing the process costs for tenderers and maintaining sufficient information requirements and competitive pressures to ensure a value for money outcome for government.

- The PPP model is complex and expensive (generally over $100 million) to tender relative to other procurement methods.

- Because of limited availability of records in this area, only the focused information was assessed in the context of the country's case studies. The scant availability of project-level data on actual PPP performance also posed limitations to the statistical significance of findings.

- The fragmentation of PPP knowledge across public authorities. Although an important amount of knowledge and expertise has been obtained over the years through research, practice and innovation, more work is needed to address the barriers in PPP development.

Besides, "PPP has not been without major problems across the globe. There are projects that have been abandoned, renegotiated, taken over by governments, etc. when they become unmanageable" [11]. Examples abound in countries like Portugal, Greece, Brazil, etc. view that it is necessary to understand the reasons for the unsuccessful PPPs, before continuing its use.

6.12 Future Outlook

The future of PPPs is shaped by the individual country's infrastructural needs. For example, in Canada, "over the past decade, the policy emphasis has focused on developing, expanding and rehabilitating hospitals, justice facilities and highways, hence these sectors have seen the most PPP activities. More recently, public transit such as subways, light rail lines, rapid bus systems and commuter railways have been identified as a key growth area for PPP activity, amidst an emerging recognition that road congestion is having a negative impact on the economy, environment and live ability of Canadian urban regions." [12] Municipal infrastructure such as waste and water treatment plants, social housing, recreation and cultural facilities are other areas where there is an expanding interest in PPPs. Cash strapped local governments have increasingly sought to access private sector capital to finance their infrastructure needs.

PPP over the next 5, 10, 20 years will see increasing use in provision of needed infrastructure development particularly in the developing countries. In respect of future scenarios and development, the following will need to be addressed by Brown: [13]

- It is important to identify projects suitable for structuring, financing and sustaining PPPs (in order to deliver superior value).

- Competence is considered as a highly relevant issue in PPP, with both public and private players appearing to struggle with the management of PPP processes. In particular, PPP leadership competence is seen as a concern to PPP performance.

- Public perception makes PPP a political-ideological debate; it is therefore unclear as to the extent the general public should be involved throughout the PPP process.

- Is there any way out of PPP? It may be perceived as "too difficult" to get off, but there is a need to redefine and renegotiate PPPs in the context of future change.

- Minimizing risk and cost in PPP - must consider Corporate Social Responsibility.

- Does shared payment and ownership of project enhance collaboration and value? What about the relationship between value and competition?

- PPP in education seems to be only superficially covered - there is a need to focus on the holistic perspective rather than simply process and construction management.

- Risk, risk thinking and risk management - how does this relate to flexibility?

- There is an issue of technological change - PPPs lock us into long contracts and within a fixed context. Something which looks great today might not be in the long run.

7. RECOMMENDATIONS

"PPP contracts commonly require the private agent to take responsibilities for the performance of the asset over a long-term, at least for a significant part of its useful life, so that efficiencies arising from 'long-term-asset-management' can be obtained. The evidence is finely balanced on the usefulness of such initiatives in realizing efficiency gains, although there is clear benefit of risk transfer. So, the findings highlight the challenge of designing and implementing innovative partnership plans to manage public services more effectively. More emphasis needs to be placed on strategies for the transfer of risk, value for money drivers and project expertise for the successful conclusions of PPP contracts" [14].

Ten success factors are presented and analyzed: "specific plan/vision, commitment, open communication and trust, willingness to compromise/collaborate, respect, community outreach, political support, expert advice and review, risk awareness, and clear roles and responsibilities. High degrees of commitment and shared vision between the client, architect, and contractor are shown to be important aspects for construction success as

well as pairing factors of open communication and trust with high levels of compromise or collaboration" [15]. There are some suggestions to resolve several barriers in PPP.

(i) Education of new entrants in respect of PPP procurement processes is necessary. For example, enhancing debriefing sessions so that bidders can obtain a better understanding on their responses in future.

(ii) The need for the government to develop modified financing structures (which needs to use the benefits of private finance efficiency and risk transfer in PPPs, and also use the State's balance sheet to reduce the overall cost of finance) to adopt the challenging market conditions.

(iii) There is an opportunity for government to consider extending the package of core and ancillary services on a case by case basis for all future PPPs. When applied appropriately, greater private sector involvement in service delivery can also provide a catalyst for system wide reform and improving performance.

(iv) The need to develop a communication strategy that demonstrates the benefits achieved from PPP projects and addresses general misconceptions about the PPP model is emphasized.

(v) The Expression of Interest process needs to be reviewed to ensure clear communication of objectives and a focus on the ultimate selection of a short-list of bidders that is most likely to deliver the best overall solution for the project. In particular, information requirements should closely match the evaluation criteria.

(vi) Government needs to continue to refine the PPP bidding process by rationalizing information submission requirements, short listing bidders where appropriate.

Many countries have therefore set up 'Central PPP Unit's that are charged with developing relevant capacities. These are steps of right direction at different levels in public and private sectors, to move them forward along desirable PPP pathways to the end-users.

8. CONCLUSION

The use of PPP has been instrumental in building much needed infrastructure in a shorter span of time than would have been possible with public funding alone. In parallel with the maturation of this procurement approach, improved governance of these projects needs to be carefully reflected upon by governments. On the one hand, sufficient incentives need to be given to attract private investment where as on the other, a situation where windfall profits are transferred to the private sector must be avoided.

Value-for-money should be ensured, both in terms of financial and quality considerations. Indeed, changes will be inevitable due to economic, social and technological developments

over the PPP life-span. Therefore, it is imperative that the international research comes up with far better ways for managing those changes. In expectation of the return of any associated assets and facilities to governments at the expiration of PPP concession periods, an improved approach for specifying the desirable states and conditions of such assets need to be developed in order that life-cycle sustainability is ensured.

Although PPP is becoming more widely used in public infrastructure, there remain some inefficiencies that arise in practice because of administrative risk, procedural complexity that distorts competition, and inefficient allocation of risks between the public and the private sectors. In order to address and resolve these shortcomings, interventions are required. Suggestions for improved competencies and capacities of the public sector in relation to PPP have been identified to include improving the know-how and basic skills of public administrators deployed to develop and manage PPP projects; adopting adequate tools to assess the feasibility, affordability and sustainability of projects; developing standard contractual templates; designing appropriate procurement procedures to select the best-value partners; safeguards against unethical practices including collusion; and adopting adequate risk management practices to efficiently allocate and mitigate risks.

As regards financial issues, interventions that can contribute to the successful implementation of PPP suggestions are offered including encouraging the development of alternative project financing schemes, thus enabling the success of financial closure for strategic infrastructure; increasing the involvement of public banks in order to obtain low-interest loans; and introducing smart forms of bank lending support.

Moreover, there is an ongoing need in both public and private sectors, particularly developing countries for capacity building in project prioritization and planning, preparing bankable proposals, using appropriate financial models, understanding how their portion of the project fits into the overall national development framework, appraising projects on sound value for money basis, and administering projects fairly while demonstrating political goodwill in implementing globally acceptable sound laws and consistent policies. The countries aspiring to attract more PPP must also develop skills to communicate clearly and systems to ensure adequate disclosure and transparency.

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Shatkahon: A Bildungsroman; Testimony of the Authenticity of Bengali Literature

Umme Rooman[1]

*Abstract: **Shatkahon** by Shamaresh Majumder, is a unique, vast and crafty novel which starts with individual level but touches different levels of society as well as the unknown corners of human psyche. It has as its central character Dipabali Banarjee, a brave, individualistic girl who crosses numerous hurdles of life, new life, acquires an identity of her own, by her own accord, transcending her nightmarish past. Floating through the tides of life, Dipa finds her harbour several times but cannot accommodate herself and is rather sweeps away by another tide. Finally she took her refuge in isolation. Throughout the ups and downs of her life she develops gradually from innocence to experience being acquainted with the harsh reality and her surroundings and acquires a self sufficiency which enables her to overcome every hurdle and elevate in a height where she stands alone like a mount peak with dignity, contentment and a better understanding of life. The novel records Dipa's journey toward maturity proclaiming its genre as a bildungsroman similar to **Great Expectations** by Charles Dickens, having the central character Pip. But the great mastery lies in the fact that **Shatkahon** does not remain at only individual level like the other rather gradually expands its scope by intermingling the social-cultural-political scenario of West-Bengal in 50s as well as the very nature of human beings providing the readers with a better understanding of life with all its optimism and pessimism and being a testimony of the talent of Bengali Literature.*

Keywords: Shatkahon, Bildungsroman, Bengali Literature.

1. INTRODUCTION

This paper critically studies *Shatkahon*, written by one of the remarkable contemporary Bengali writer Shamaresh Majumder, as a bildungsroman in the light of Charles Dickens' *Great Expectations,* which is regarded as almost touchstone novel of this particular genre. The paper will focus on the similarities and dissimilarities between the two novels. The paper will accredit the novelist's inimitable approach of adopting a foreign genre and appropriating it with his

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context. It argues that Shamaresh Majumder, the novelist, not only implemented a foreign form of writing but also modified the genre by depicting the social scenario which carries the essence of his authenticity. The paper will try to reflect that the novel is not only a record of individual growth rather a deep study of human nature, a blatant social criticism and a celebration of femininity which is not much vivid and exploratory in *Great Expectations*. While the latter is much focused on the individual level, the latter has distributed its focus on different levels. By this study the paper will try to render a view to the authenticity of Bengali literature through proving that, though the genre was introduced and developed by the western writers, the novelists of the Indian sub-continent have appropriated this genre to speak of their own essence by modifying it rather than blindly imitating. *Shatkahon* was written by Shamaresh Majumder, one of the most famous contemporary Bengali writer. He was born in 26th Falgun, 1348 (1941- Eng.) according to Bengali year. He passed his childhood in Duars, Jalpaigudi, and West Bengal. He came to Calcutta in 1960 and get himself admitted in Scottish Church college from where he completed his post graduation in Bengali literature. He started his writing career through writing plays for group theatre and later wrote stories for Desh, a leading newspaper of Calcutta followed by a number of novels. His modern writing style, including the most common subjects, day to day language, easy phrasing, reflection of human psyche and contemporary issues helped him to establish his position as one of the first rated writer. As a recognition of his unique talent he achieved Ananda Purushker in 1982 and Shahitya Academi Award in 1984. His other works are: *Dour, Boro Pap He, Uttaradhikar, Kalbela, Ei Ami Renu, Kalpurush, Ujan- Ganga, Bondinibash, Unish-Bish.*

Shatkahon was first published in installments in the magazine Desh. Due to its overreaching admiration, the novel was published as a book in two parts in 1990 and 1991. The novel's two parts are divided into two individual books which includes fifty one chapters in part-1 and forty three chapters in part-2. Part-1 deals with Dipa's childhood to the end of her study and Part-2 deals with her working days. In the magazine version the novel ended with reconciliation between Dipa and Alok but in the book version, the ending is different, that there is no reconciliation between them. As a reason Shamaresh Majumder said in the preface of Part-2 that He thought the reconciliation seemed imposed. For Him, in most of the cases life does not end this way. Moreover there is no reason for Dipa to drift from her values for which she struggled all through her life. *Great Expectations*, written by Charles John Huffam Dickens, is one of the greatest creations in English literature. It was published in sequence in England from December

1860 to August 1861. later it was published in book form in both England and America. It is one of the most read, appreciated, anthologized and widely adapted novels in World Literature. This novel holds the story of an orphan named Philip Pirrip or Pip growing physically and psychologically. The growth is encountered and accelerated by various people and life events. Side by side with recording Pip's development within the span of the novel, Dickens has also depicted the idea of poverty, love, jealousy, frustration, triumph of good over evil, crime, punishment, the society of early to mid 19th century etc and crafted an eerie landscape to complement the issues depicted. *Great Expectations*, being an exemplary piece of bildungsroman, mirrors the literary expertise and the rich insight of Charles Dickens' [1].

2. METHOD AND TERMINOLOGY

2.1 Terms and Terminologies: *Bildungsroman* refers to a kind of novel which records an individual's physical, psychological and intellectual growth. M. H. Abrams in his book *A Glossary of Literary Terms* has defined *Bildungsroman* as a "novel of formation" or "novel of education" whose subject is "the development of protagonist's mind and character, in the passage from childhood through varied experiences- and often through a spiritual crisis- into maturity, which usually involves recognition of one's identity and role in the world" (193). *Anton Reiser* (1785-90) by K. P. Moritz, *Wilhelm Meister's Apprenticeship* (1795-96) by Goethe, *Great Expectations* (1861) by Charles Dickens, *A Portrait of the Artist as a Young Man* (1914-15) by James Joyce are some of the remarkable Bildungsromans existing in English literature [2].

2.2 Range of Study: This paper deals with two texts (novels) *Shatkahon* and *Great Expectations* in order to establish the former as a bildungsroman in the light of the latter and also enquire if there is anything in the former, different than the later which will glorify the Aptitude of Bengali literature.

2.3 Methodology: This is a theoretical research which is guided by library works and personal understanding. The research includes both subjective and objective approaches. The subjective approach has been employed to identify the elements of bildungsroman from the novels and the objective approach has been applied to argue on the differences between both novels. While doing the research, the first phase was choosing an area of the research which was chosen as Literature, then the genre was chosen (novel) and finally the text is been determined. Proving the novel as a bildungsroman was selected as the topic. To make the work more resourceful it was decided to give the reading in the light of or comparing with

another novel of this type. So, *Great Expectations* was selected. The second phase was to read the novels and gather information from external sources. But there was no criticisms and web resources were available for *Shatkahon*. So, depending only on the texts and personal understanding an outline was made. Later it was followed by abstract and the first draft. In the third phase, after reading the first draft, necessary corrections and reductions were done. After tracing the points which need to be more informative the necessary details are included and the second draft were prepared. Finally, in the final draft bibliography, acknowledgement, authorship statement, page number, and table of contents were added.

3. TEXT ANALYSIS

Shatkahon has its central character Dipabali Banarjee, orphaned in a tender age, nurtured by aunt and uncle without knowing about this harsh fact. From her childhood she remains lively, vibrant and meritorious, passing her days by playing with her friends, climbing trees, picking fruits and flowers, adventuring through distant places, fishing in the river and so on. She is often scolded by her mother Anjali (in fact aunt) and grandmother Manorama for acting somewhat boyish but takes refuge to her loving father Amar-nath (uncle) who is accused of being indulgent to her. As the story proceeds, it is seen numerous events, societal conventions, behavior of Dipa's surrounding and particularly some person accompanied her gradual growth toward maturity. In the course of the novel the childish girl turns to an experienced, hard-bitten individual. This paper is intended to depict the facts and events of the novel *Shatkahon* which has great impact on Dipa's development. When the story opens, Dipa is a girl of eleven. She belongs to a family where she is nurtured as their own girl, learning about the rituals of Hindu culture of 1950s correctly. From the very beginning she is so remarkably attributed with questioning spirit that she questions almost everything with a great inquisitiveness. She questions her grandmother if she wished to eat protein which was prohibited for Hindu widow or why it is prohibited to eat protein (17/1). She became aware of her femininity at first when she heard a boy, aged probably 18, admired her calling "beautiful" and then inquired what her name was (18/1).

One night an unexpected lady takes shelter in their house to spend the night since her car went out of order (26/1). This lady, namely Ramala Sen a college teacher, separated from her husband, is the icon of individual women in 50s, abandoning social restrictions who lives her life alone. The image, features and ideology of Ramala Sen cuts a deep stain on the young heart of Dipa that she manages to communicate with her through letters discussing her personal thoughts

and matters. Ramala Sen also remains both an inspiration and a guardian-like figure for Dipa. It is Ramala Sen from whom Dipa takes her first lesson of self-sufficiency that fueled her intellectual growth. Shortly afterward she had her menstruation that germinated womanhood inside her. For sake of religious restrictions, which is in fact carried out for generations by the women as a convention almost blindly. Dipa is forced to reside in the home, without being exposed to the sun and eat with certain restrictions during her period days. Though she could not manage herself to protest, she felt a rebellious flame inside, preserved for future. After that bizarre experience she learnt to control her jolly and childish self and appear more adult -like, that her father felt-

> "এই কদিনের অন্ধকার ঘরে বাস করে মেয়েটা যেন নিস্তেজ হয়ে গিয়েছে। মুখে একটা কালচে গাম্ভীর্য বসে গেছে এর মধ্যে। হাটা-চলায় ছটফটানি উধাও। "(69/1) [3]

Unexpectedly a great change brings herself to confront more bizarre truths: being married and knowing about her true identity that whom she used to think as her parents are not her real parents. In 50s there was a trend of getting children married, especially girls, at a very young age. Side by side the environment of tea-estate of Jalpaiguri, where the early part of the novel is set, was not safe for girls as there was enough opportunity and devastating outcomes like free-mixing, love relationship which ended in failure, separation, impregnation and even suicide. These facts keep the   parents concerned about their children. Being panicked with these thoughts, Amarnath and Anjali resolved to get Dipa married to the only ailing son of a wealthy and influential minister, without noticing the ailment of the groom. This marriage lasted for only several hours accompanied by a failed sexual attempt on Dipa and ended eventually with the death of the groom, Atul Banarjee, at the very night of his marriage. With the help of a maid, Ana, Dipa managed to flee home. During the days of her marriage she came to know about her parents. Both the facts smashed herself in a sudden stroke, pushed her face to face with the life that is not a bed of roses rather a bed of thorns. Her faith, perceptions, ideas - all become jumbled that she almost fell into a trauma. After a while though she managed to come out of trauma but the horror of the event haunted her for a long. With a brand new identity of a widow she continued her study through different kinds of hardship with the great influence of her teacher, Shatya Shadhan and the perpetual support of her foster father, Amarnath. After passing school with a brilliant result (first division) she went to Calcutta and joined Scottish Church college. During her college life she was proclaimed as the only owner of the vast wealth of her in-law's after the death of her father in law. But she donated all property to a charity fund, giving a little to some

relatives, not having a penny saved for her own. During her graduation she came in contact with many peoples and employed herself in different works like giving tuition, acting on stage etc. While studying in college she befriended with a girl, namely Maya, another model of self sufficiency. From Maya, Dipa internalized the urgency and charm of freedom and conceived its possibility. Co-education college, resulting in intimacy with different types of people and the need to struggle with life make her to acquire an individuality attributed with gallantry, candour and poise. She did not bother about teaching the granddaughter of a former prostitute living in "Shonagachi", the brothel area of Calcutta. During her college days' once she met with Ramala Sen, who used to be her idol and icon of self dependency and individuality. But she found a lot of changes including the lack of earlier vitality, confidence and notably she learned that Ramala Sen has got married and she buys under-garments for her husband, which informs her being committed to male authority. This meeting caused Dipa to waver from her idealization of Ramala Sen and made her confused about human nature. After graduation she sat for I.A.S. exam, passed and joined the civil service in the department of revenue. She had her posting in a rural area namely "Nekhali" or "Neikhali" in the district of Birbhum. Later she also went to Missouri and Nagpur, districts of west Bengal. There she faced a new life, different from what she faced earlier. While joining in civil service she learned that'

"Government servants should, at all times maintain absolute integrity and devotion to duty, especially those holding positions of trust and responsibility, should not only be honest and impartial in the discharge of their official duties but also have the reputation of being so." (27/2) [4].

Throughout her working days she remained strict to the rules and conducts that she learned in her training days and developed an honesty, devotion and obedience to her job. During those days she gained respect for her honesty, consideration to work, decent thinking and above all her strong personality which she gained from her earlier experiences. At the same time she faced some denigration for being a woman. She encounters the corrupt world of village politics as well as the power hierarchy which was devastating for a while. But gradually she learned to cope up with it and achieved a power to defeat every antagonism and anarchy with a clear reclamation of her values. In the span of her life, which the novel covers, Dipa came in contact with some male figures who in some way or the other, contribute to her life both directly and indirectly. In her college days she felt attracted to a fellow classmate namely Ashim to whom she could not express her emotion out of the fear of hampering herself

dignity. Later she befriended with her colleague Shamit while working on stage, a relation which often appears ambiguous for some reasons. For example, Dipa became somewhat shocked after learning about his marriage. She also made a friendship with her far related brother in law Amal kumar Banarjee. But the most noteworthy affinity was that she built with Alok Mukherjee which turned vividly into love and eventually marriage. Alok Mukherjee appeared to Dipa as a modern thinking individual who is able to conceieve and cope up with her ideology. She thought that Alok is the most suitable person to share life with as both of them can keep their individual distance and values intact while leaving together. They get married and settled in Delhi where they live happily for some time. At a point Dipa felt herself enable to keep up with Alok. She discovered the stereotypical masculine traces in him which appeared to her as a threat to her individuality and so she resolved to be separate from Alok. At the end the novel shows Dipa away from any marital bond, has found her peace in loneliness and in company with another loner, whom she use to know since childhood as her grandmother, Monarama,

"লোমচর্ম শরীরে যে উত্তাপ থাকে তা দীপাবলীকে আশ্বস্ত করল।" (380/2) [4].

She felt satisfied with her isolation from any man and realized that true contentment lies is self-purification, that she thought:

".....বাইরের পুরুষদের সঙ্গে লড়াই করলেই যা পাওয়া যায়না নিজের মনের অন্ধকার সরালে তা পাওয়ার পথ পরিস্কার হয়।" (380/2) [4].

4. MAIN ARGUMENT

This chapter is intended to draw a comparison and contrast between *Shatkahon* and *Great Expectations* in order to prove the former as a bildungsroman and trace out the authenticity of a Bengali bildungsroman. Similar to Pip in Great Expectations, Dipa goes through different transformation. Different events of her life further her toward maturity. She is very different at the end of the novel than she is in the beginning. In the beginning she is seen as much young, naïve, untested girl, ignorant of the harsh reality. But in the end she appears as more mature, experienced, individualistic character who has gained a knowledge about life and reality and the power to defeat the severity of life. Pip was influenced by many characters in *Great Expectations*, particularly Estella and Magwitch. The former made himself aware of his inferiority that triggers him to do something in life and the later provided financial support to assist his development. Likewise, Dipa was influenced and inspired by some characters also. First, her father Amarnath

who perpetually inspired and supported her to be educated and self depended. Second, her teacher Satyasadhan who also inspired and instructed in her learning. Third, Ramala Sen who became an ideal for Dipa as a self-established, independent and individualistic modern women. Fourth, her friend Maya by whom Dipa first realized the possibility of living a girl all alone in Calcutta. Finally, Dipa was very much influenced by her grandmother Manorama. From her childhood she obeyed her and having some ideological similarity, Dipa felt herself identical with her and inwardly followed her. For Pip there was a turning point in his life, which is meeting with Magwitch, the convict. This single incident brought about a great change in his life. In Dipa's part there are so many turning points where each of them served a great deal in her development. The experience after she had her menstruation made her to question the norms and create a grudge that results in her strength. Her first marriage experience shook her reliance upon her guardians by which she became able to resolve to be independent. Her college life experiences unveiled her shyness and exposed her to the world. Her working days' experiences construct her values and principles. During her college and working days there were numerous other events that aided her to learn about human nature, cruelty, hypocrisy, greed and gradually enabled her to make a shield around her to preserve her values. Her second marriage made her vulnerable for a while but she could cope up with it instantly and acquire a great power to exist alone without compromising her ideals. Throughout all these events Dipa was charged with a strength and the ultimate realization of existence- self purification. From above discussion it is apparent that both novels depict the plodding progress of an individual, their central characters in quite the same manner- through the facts and events. So *Shatkaho*n can be marked as a bildungsroman resembling Great Expectations. Apart from the individual level both novels share some other ideas also. Great Expectations depict the industrial and economical revolution and the increasing social problems like, increasing criminal activities, class distinction etc. But these ideas remain covert under the realities of individual experience. In this regard Shatkahon is very much distinct from Great Expectations and here lies the great mastery of the novel. It focuses on the social reality in 1950s with as much possible clarity and importance. Here social reality never overlaps with the individual reality rather they work for each other. The novelist has put same importance in depicting both social scenario and Dipa's growth. They create a two layered dimension in the novel. In one layer there is the tea-estate in Jalpaiguri, caste distinction, abundance of sexual practice, sexual perversion, village politics, urban politics, family politics, students and political movement, cultural aspects, atmosphere of girl's hostel, co-education college, coffee house and so on. In

another layer there is Dipa, the survivor of all irregularities and injustice. Both layers operate individually and overtly unlike *Great Expectations*. The novel can be both read as a bildungsroman or a Social criticism. On the other hand, Shatkahon is the psychological analysis of human nature. It renders a multi dimensional view into human heart where there can be different values and qualities. Apart from being a bildungsroman or social criticism the novel can be admired as a study of human nature.

5. LIMITATIONS OF THE STUDY

This paper will not consider other genres or the other texts except the intended. So whatever arguments will be made would be solely based on these two novels and one genre.

6. SCOPE FOR FURTHER WORK

This paper will help the researchers who want to work on bildungsroman or Shatkahon or Shamaresh Majumder. This paper will also facilitate the readers to approach differently toward a Bengali novel. It will help in comparing a Bengali novel with almost a touchstone novel of Victorian age. By this work one would easily comprehend the very essence of Bengali literature comparing with English literature within a specific and limited scope.

7. CONCLUSION

Through possible comparison and contrast between *Shatkahon* and *Great Expectations*, it can be said that *Shatkahon* is a perfect bildungsroman which bears the features of the genre considerably. Both novels touch other issues also but *Shatkahon* is more vivid and descriptive in this regard. It is true that, Shamaresh Majumder has adopted the western genre in eastern literature but did not merely imitate it. Rather he appropriated it suitably enough to speak about Bengali culture and society. In this regard, *Shatkahon* does not stand only as a grand novel of Bengali literature rather it establishes the authenticity of Bengali literature.

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The Impact of Linguistic Transition on the Students at Tertiary Level: A Quantitative Study at the Private Universities in Bangladesh

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Abstract: *This study dealt with the difficulties that Bangladeshi students experienced during linguistic transition at tertiary level in private universities. The purpose of the study was to evaluate how the shift in medium of instruction impacts on fresher's adaptation to the new transition experiences. The research was conducted using questionnaires at 5 private universities in Bangladesh with the participation of 100 students to carry out the quantitative analysis. Results indicated that the impacts of sudden change in the language of instruction on the students are manifold; for example, poor development of language skills, decline in academic results, communication gap with academics and increase in social anxiety. As most of the students came from Bangla medium background, the linguistic transition process made them feel demotivated, spawned shyness to speak in English, developed inferiority complex in them and prevented them to cope with the new learning environment. Therefore, it was suggested to review and reform the present education policies about medium of instruction in such a way that the students could adapt themselves smoothly during their transition into the university.*

Keywords: *Linguistic Transition; Medium of Instruction; Tertiary Education; Quantitative Analysis.*

1. INTRODUCTION

English, being the language of science and technology, globalisation, modernisation and internationalisation, has been adopted as a medium of instruction in higher education institutes in different countries around the world [1]. Similarly in Bangladesh, during a major educational reform in 1992, the use of English was boosted particularly at the tertiary level education across the country [2], [3], [4]. Bangla is the functional language in all the significant domains of the society including government, education, law, administration, communication, media as well as entertainment [5], [6]. But with the emergence of private universities, English was given much priority at the tertiary level education in Bangladesh since all the private universities are using English as their

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medium of instruction [7]. Although the government tried to maintain a balance between English and Bangla in national education policies, English language was highlighted at the tertiary level of education for the demand of job market both nationally and globally. However, the majority of students in private universities come from Bangla medium schooling with inadequate competence in English [8]. Most of the Bangla medium students were not used to practice English in their academic curriculum, so they face a linguistic transition at tertiary level which sometimes became a threat to them. Linguistic transition can be defined as a shift of medium of instruction from one language to another; in this case, a shift from Bangla to English at tertiary level in all the private universities of Bangladesh [7]. After passing 12 years in Bangla medium it is quite natural for the students when suddenly they have to undergo a change and this language shift makes their acquisition more complex in their very early stage of the university.The sudden change of the language of instruction makes them suffer in their educational performance, social networking, communication competence and adjustment to tertiary environment [9]. Most of the students are not happy with this linguistic transition and take a long time to adjust with the new language environment in the universities. When the students of tertiary level use English as their medium of instruction, it affects their academic performance and they face problem in their academic writing because of poor vocabulary, grammatical problems and wrong spelling [7]; and even do plagiarism because of their lack of knowledge in English [10]. As the students at tertiary level always struggle to maintain their expectation in that transition period, they always feel anxious [6], which prevent their learning due to their high affective filter. According to Krashen (1981), the affective filter is an impediment to learning caused by negative emotional responses such as anxiety, self-doubt and mere boredom [11]. These affective emotions function as a filter between the speaker and the listener that reduces the amount of language input the listener is able to understand.

2. OBJECTIVE OF THE STUDY

Linguistic transition is a kind of issue which influences the students' career to a great extent. Therefore, the objective of the study was to find out the major impacts of linguistic transition on tertiary level students at private universities in Bangladesh. The study was an attempt to explore the difficulties of the freshers at tertiary level and to formulate strategies to make the linguistic transition period smooth. The data collection for this study was carried out through questionnaire at 5 private universities in Bangladesh with the participation of 100 students. The responses from the questionnaire were analyzed quantitatively using descriptive statistics to achieve a more comprehensive understanding of the learners' transition and adaptation experiences. Due to time constraints, the study could not adopt a mixed-method approach in which both

quantitative and qualitative data will be integrated to draw interpretations producing more inclusive results. The study also narrowed down the overall impact of linguistic transition only among the tertiary level students from some private universities of Dhaka only. Moreover, the study was limited to very few institutions due to time constraints. It was also not possible to work with a large number of participants due to scheduling problems and strict security system of the universities. Therefore, the sample size did not represent the entire student population of the universities of Bangladesh. Hence, this small-scale study could not generalize the definitive conclusions rather provided specified information about the impacts of linguistic transition among the students of tertiary level in Bangladesh.

3. DATA COLLECTION AND METHODOLOGY

The research adopted the quantitative approach to examine the relationship among key variables using statistical procedures [12]. The study program selected for this research was a four-year undergraduate program in different private universities of Bangladesh. Only the first year students from different departments were selected as respondents for questionnaire survey. The participation in the survey for this research was voluntary. Since the participants would be fairly representative of the general undergraduate learners in Bangladesh, it could be expected that learners in similar programs in other Bangladeshi universities may share similar transition experiences. The survey for this research was carried out at 5 private universities in Bangladesh with the participation of 100 students. All the students were first year students, aged between 18 to 20 years, and came from Bangla medium school and colleges. From each university, equal numbers of respondents (20 students) were selected for this survey. The respondents were carefully selected within three faculties: Faculty of Sciences and Engineering, Faculty of Business and Economics and Faculty of Arts, Humanities and Social Sciences. The respondents were equally spread between four major subjects: Computer Science, Pharmacy, English and Business Administration. A questionnaire consisted of 10 questions was used to collect data from the students. The questionnaire was made as simple as possible with most of the questions were closed-ended for quantitative analysis. A major portion of the data was collected from students' responses by directly distributing the questionnaire among them. However, due to time constraints and schedule problem, few data were collected through e-mail. The questionnaire for carrying out the quantitative analysis was made based on two pre-determined themes: linguistic difficulties, and academic and social difficulties. Each theme was consisted of 5 questions. The answers in the academic and social difficulties section given by the respondents were measured by a 5-point Likert

scale (1=strongly agree; 5=strongly disagree). Descriptive statistics were computed to get the frequency and percentage of the distribution among the respondents from the questionnaire analysis. The percentage of the responses to each item were analyzed to find the statistical distribution of the respondents undergoing various linguistic transition experiences. All the important information were summarized and synthesized, and finally the results were interconnected and interpreted to identify the major findings.

4. RESULTS AND DISCUSSION

The first section of the questionnaire consisted of 5 questions to investigate the linguistic difficulties of the respondents during the initial phase of linguistic transition. The purpose of this analysis was to identify the weakness in each of the four language skills of the students. The analysis was done by descriptive statistics considering the percentage of weak students in productive skills (writing and speaking) as well as the receptive skills (reading and listening). 72% of the respondents felt that they quite often faced difficulties while organizing their ideas during writing, and 75% of them suffered frequently during speaking while interaction with teachers (figure 1). On the other hand, 42% of the respondents felt that they regularly struggled to understand the course materials while reading, and 53% of them faced problems to understand the class lectures while listening. Figure 1 also indicates that students mostly had difficulties in productive skills rather than receptive skills, since the percentage of weak reading and listening skills were low compare to the productive skills. The results also show that speaking was the most difficult skills for the respondents as 23% of the respondents always struggled to communicate and discuss with the teachers or fellow students. It was also found that the percentage of students who had never face any difficulties in reading was quite higher (22%) compare to those with other language skills.
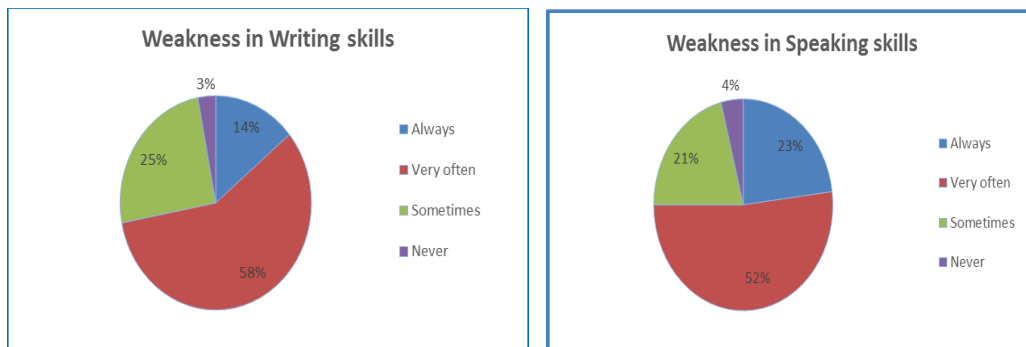
Figure 1: Distribution of respondents with varying difficulties in four language skills

The second section of the questionnaire also consisted of 5 questions to investigate the academic and social difficulties of the respondents resulting from the shift of medium of instruction. The responses given by the students were measured by a 5-point Likert scale. The analysis was also done by descriptive statistics considering the percentage of students who were affected socially as well as academically during linguistic transition phase. Figure 2 indicates that approximately 61% respondents agreed that linguistic transition had affected their academic results, while 64% respondents clarified that it was quite difficult for them to go through the course materials properly, and to understand the exam scripts correctly. On the other hand, 58% respondents agreed that they often hesitated to participate in any discussion as they could not express their ideas in English properly, which created a communication gap between the teachers and the students. Not only with the teachers, 55% respondents often struggled to interact with the other students who preferred to interact in English rather than in Bangla. This made them lonely, frustrated and nervous, and they became socially very anxious during this linguistic transition period.
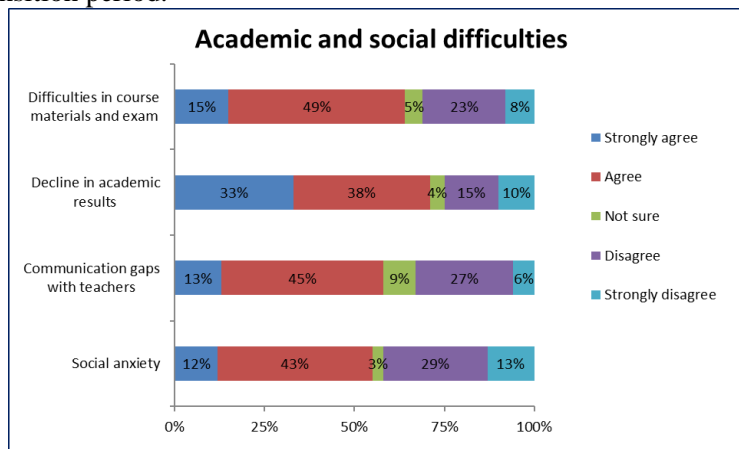
Figure 2: 5-point Likert scale results with the percentage of respondents affected by academically and socially.

Therefore, it was evident that first year students in the private universities who came from Bangla medium institutions struggled mostly on the productive language skills i.e. writing and speaking. They could not express their ideas properly, and thus failed to deliver in the written exams as well as in the oral exams. Moreover, their low linguistic competence kept them silent in the class and made them afraid to communicate with the teachers and other students.Such fear of being judged negatively by other students led to the feelings of inferiority, embarrassment, humiliation and depression among them. However, most of the private universities of Bangladesh accommodated non-credit/basic English courses for the freshers' to develop their English proficiency and improve other language skills. But such initiatives could not properly deal with the social and academic complexity of the linguistic transition phase experienced by the students. Therefore, a comprehensive review of the present policies regarding the medium of instruction will be required particularly in the secondary and higher secondary education system. Based on such review, the education policies should be reformed in such a way that the students can adapt well with the new environment during their transition into the university.

5. CONCLUSION

Most of the private universities of Bangladesh use English as medium of instruction because of graduate employability, easy access to course materials and internationalization of the education system. The authority sets this system as they want to make their graduates more proficient in English so that it opens a new broader window in the job market for them. However, this research, within a small scale, has shown that the students who do not have prior linguistic competence often face problems because of the immense importance given to English. They have to undergo with greater difficulties when they need to participate in any kind of discussions in English inside and outside the classroom. Sometimes the lack of self-esteem and fear to participate in discussion creates communication gap between the students and the teachers. Without regular interaction with the teachers and fellow students, these students are wasting the opportunity to learn and share the advanced knowledge on specific subjects. Therefore, the requirement of an effective policy on medium of instruction in the entire education system of Bangladesh could not be ignored at all. However, this study was not carried out with a large number of students, and did not represent the overall impact of educational policies on medium of instruction. But the results indicate the necessity of future studies on linguistic transition and medium of instruction which may involve large samples of students, teachers and other stakeholders as well as multiple methods for analysis. The future studies should adopt a holistic approach to evaluate the performance of the policies on medium of instruction. A reformed suitable education policy would definitely reduce the barriers during linguistic transition period and improve the linguistic competence of the students from diversified social, cultural and educational backgrounds.

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Social Causes and Prevention of Illness

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Abstract: All of us want to be healthy. But disease stands in the way to healthy living. Although, disease is a natural phenomenon, many social factors affect it. Prevalence of a particular disease varies from country to country. Our life style, culture, food habit, social class etc. are directly linked to our physical wellbeing. It is widely recognized that people who are living in the lowest stratum of the social classes are quite vulnerable to illness. They can hardly afford the nutrition, environment and medical service that are required to prevent and cure many diseases. Hence, illness should be viewed from a macro level perspective. In our fight against disease and illness we cannot hope for a complete success if we neglect these social factors. In this paper, this widely recognized and well established fact has been presented in the light of modern evidences.

Keywords: Review, Social Cause, Prevention, Illness, Epidemiology, Poverty.

1. INTRODUCTION

Health is a matter of great concern in the modern world. Many countries in the world have ministries dedicated to public health. There are many famous international organizations as well that are concerned about the health of the global population. Why not? Healthy people are assets for the nation and the world. Ill people may remain absent from their study and work. Thus illness can affect the economy and overall wellbeing negatively. But it is not easy to stay away from it. Unorganized and individualistic efforts against illness are more likely to be insufficient because of the lack of knowledge and resource of the general mass. Central policy making, their implementation and social awareness are required to fight these problems. This is probably why all we have been watching activities of the media to increase awareness among people against many diseases for many years.

Epidemics and pandemics devastated many populations in the past. Cholera which can be treated quite efficiently in the modern era could bring such kind of epidemics in the past. Human population in this world remained stable for thousands of years. During the first stage of demographic transition the equally high rate of fertility and mortality created the stability in population. The growth rate was too low during that time. Only a few

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centuries ago the population of the world sharply increased [1]. The dramatic rise in human population around the world is a result of sharp decline in mortality rate compared to the stable fertility rate. Demographic transition theorists have identified development of immunology, medical science and agricultural revolution as some of the main causes of this incidence [2]. But what we need to understand is the contribution of educational system, renaissance, and social change that initiated those developments in immunology and medical science. These developments are deeply influenced by the accumulation of human knowledge and establishments of educational institutions [3]. If a patient suffering from scabies seeks the help of a doctor the doctor shall be able to identify the proximal cause of the disease. It is mite infection. But if a particular social interaction has passed the infection from one person to another it should also be studied and identified otherwise the recurrence may not be stopped. For example a neat and clean person living in a healthy environment may be infected by mites if the laundry man who cleans his cloths is infected by it [4]. Similarly a nonsmoker may suffer from respiratory disease if he regularly interacts with smokers or if he works in a factory that emits harmful smoke. Thus different social circumstances may be responsible for a particular disease. Hence investigation, identification and avoidance of such social circumstances are required if we are to give an effective fight to illness.

2. METHODOLOGY

Document analysis was the key method used in this review. Secondary data from various relevant publications were analyzed.

3. RECOGNITION OF SOCIAL FACTORS IN EPIDEMIOLOGICAL STUDIES

Epidemiology is concerned about epidemics. Social factors are examined while investigating the cause of a disease in epidemiological studies. Various specialists from various disciplines including sociologists work as epidemiologists worldwide. Epidemiologists try to find the origin of the disease. Only if we know how a particular disease was originated in a population can we hope to find a way to prevent it. Population density is an important factor that affects the spread of infective diseases. Infective diseases are more likely to spread among population with high density. Because when human groups live in a scattered way they become isolated from each other. Thus the risk of transmission is reduced. In the ancient human societies people used to live nomadic lives. They were divided into many groups each consisting of a few hundreds or thousands of members. Infective diseases were less likely to bring epidemics at that time. But when the human civilizations came into being for the first time ancient cities were built. Continuous migration and human settlements in those cities increased the

population. Unsanitary conditions were created. Thus the infective diseases got the opportunity to be transmitted in a population where the people lived in close proximity. Thus, the urban culture gave rise to the threats of epidemics. Epidemics may break down because of these social changes. Hence human action and interaction is studied in epidemiology. In 1854 John Snow investigated the human actions as well as other factors connected to the widespread cholera in London during that time. He found that some water supplying companies were providing the people with contaminated water. The finding of this irresponsible behavior of those companies not only helped the people to stop the epidemic but also made the foundations of epidemiology for the first time in history. Hence, both social circumstances and physical environment of the ill person are studied in epidemiology [5].

4. DO SOCIAL FACTORS REALLY CAUSE ILLNESS?

Modern school of epidemiology tried to ignore the social factors as causes of illness. But classical epidemiologists and medical sociologists have proven that a causal relationship between social factors and illness exists [6]. It is true that dirty environment is one of the causes of Tuberculosis [14]. But it is also true that people living in the slums in the cities are forced to live in such kind of filthy environment. Thus socioeconomic conditions become the causes of the causes of Tuberculosis. Attitude towards the control of tuberculosis varied from time to time. There was a time when much more emphasis was given on the cure of tuberculosis rather than the prevention. But that attitude brought low level of outcomes. Consequently both prevention and cure became recognized as important to the world. Prevention is largely associated with improvement of living conditions and reduction of social inequality. Now it is believed that the progress in TB control that has been achieved until today is a result of both socioeconomic and medical advancement. TB is very much contagious in nature. TB can easily be transmitted from one person to another through the aerosols of human body while sneezing or coughing. Many poor people in the society do not take medical help at the early stage because of poverty and ignorance. Thus their disease remains undetected for a long time. Thus they continuously contribute to the spread of TB among the people around him/her for long. This is how poverty indirectly intensifies the spread of TB. Hence poverty alleviation can help to reduce the transmission of TB among the lower class people by early diagnosis. Moreover poor people may have to live in unclean environments and travel via crowded public transports. Thus they become more vulnerable to TB infection. Occupation may also affect the ailment from TB. Doctors, nurses, medical attendants and workers who work in a place where TB is prevalent are more vulnerable to TB infection. Another social factor that affects the TB is the place of residence. Urban people are more vulnerable to TB infection than rural people [7]. Not only TB but also all the contagious

diseases can be controlled in a more efficient way if poverty can be alleviated. On the other hand specially organized programs for the case detection of a particular disease (for example, free TB diagnosis) can help to fight that disease only. People in the lower social class are not only vulnerable to TB but also vulnerable to downward social mobility because of this illness [8]. Cultural events that are associated with mass gathering may increase the risk of the spread of infectious diseases. Gender discrimination may make women vulnerable to many diseases through malnutrition. Thus Social factors become indirect causes of illness. Not only the communicable diseases but also the non communicable diseases are fundamentally influenced by social factors. For example blockage in the artery causes heart disease but our food habit and physical labor determine the blockage. AIDS can be another example of social diseases. Prevalence of HIV infection varies from country to country [9]. Human sexual attitudes, consciousness and religious restrictions may have significant impact on HIV transmission. As these social factors vary from country to country it is quite natural for HIV prevalence to vary [10]. History indicates that there is a causal relationship between illness and social factors but modern research findings are clearer. In the middle ages many infective diseases brought epidemics in Europe. But rich people were more likely to survive than the poor [5]. Socioeconomic conditions and race can affect mortality rates. Men are more vulnerable to cardiac problems, lung disorders and colitis than women. Research indicates that Men's' vulnerability is twice than women to cardiac diseases [5]. Ethnicity, population density, marital status and religion can also affect health. They also showed that stressful experiences can cause various forms of disease. People who experienced stressful life events are more vulnerable to illness than those who never experienced such kind of life events [6]. Studies found that people in the higher social class live longer than the people in the lower social class on average. Diabetics patients with low socioeconomic conditions may fail to treat themselves properly because of poor quality of treatment and lack of refrigeration facilities of insulin pumps in their workplaces. Social factors are gaining more and more recognition as causes of illness in various disciplines including medical science. In this case low socioeconomic status hampers the health by restricting the access of the patients to healthcare resources [11]. Poor living conditions resulting from low socioeconomic status may also cause various forms of illness. Many people in the rural areas suffer from lack of employment and migrate to the cities. But in some cities the number of immigrants is much more than the available housing facilities. As a result squatter settlements like slums are growing in numbers and size. Physical environment in the slum areas are usually unhealthy. As a result people living in these types of places are vulnerable to many infective diseases. For example slum population in Dhaka city grew up to 3.4 million by 2011. Most of the people living in the slums do not have access to safe drinking water supply and access to sewerage

service. There is no proper system to dispose waste materials. Hence the environment is polluted by them. All these factors are contributing to the prevalence of infective diseases among the slum dwellers. People in the cities are more likely to be exposed to noise and air pollution. Hence they are more likely to suffer from heart and respiratory diseases [12]. Hence, it can be inferred that economic exploitation, ethnic and racial discrimination, hampers the ill people economically, biologically and medically.

5. ATTITUDE OF WORLD HEALTH ORGANIZATION (WHO) TOWARDS THE SOCIAL PREVENTION OF ILLNESS

World Health Organization (WHO) recognizes the social determinants of illness. According to WHO, there is an unfair discrimination in providing the people and the countries with healthcare services. The rich people and countries get better medical service than the poor people and countries. WHO is eager to provide the poor countries with technical assistance if these countries are willing establish equitable distribution of health care facilities [13]. WHO also recognizes poverty, unsanitary living conditions and specific occupations as causes of TB. Hence according to WHO economic development helps to lessen the transmission of TB. In order to fight TB socially WHO recommends betterment of nutrition and working and living conditions. It also recommends giving up bad habits and addictions. Prisoners and immigrants should also be provided with such benefits [14].

6. HOW TO PREVENT ILLNESS SOCIALLY?

Social welfare programs should be combined with medical interventions to reduce the prevalence of TB [7]. Social Protection and Livelihood-Strengthening Interventions are gaining popularity in the poor countries especially in the South America and Africa. It refers to the financial support to the poor people by the government and other organizations. This type of support is given in basically three forms. They are food, money and loan. It enables the poor to achieve upward social mobility and helps them to fulfill the basic needs. Thus they are released to take initiatives for their healthcare. It also helps to break the vicious cycle of poverty and achieve a durable socioeconomic development [8]. But in the world of capitalism and technologically advanced manufacturing more and more markets are becoming oligopolistic in nature. Hence, debtors of micro credit may not be able to compete with the capitalists and may perish. However, socioeconomic development is a must to combat illness from the macro level otherwise; medical interventions may turn into mere temporary measures. Welfare states provide their citizens with basic goods and services that are necessary for the individuals.

In the modern world all the states are welfare states. Governments of these countries provide their citizens with basic means and healthcare facilities. There are three types of welfare states they are social democratic, conservative corporatists and liberal. In the social democratic countries welfare benefits are highly "decommodified" and universal. That means welfare benefits like healthcare facilities and others are free to all in those countries. Scandinavian countries fall into this category. Conservative corporatists like Germany have made the welfare benefits free and "decommodified" but these benefits are not for every citizen. Liberal welfare states stigmatize the use of welfare benefits [2]. It seems like the social democratic welfare states are best for the eradication of socioeconomic inequalities. Hence, we may move forward towards creating welfare states that are more social democratic in nature. In order to fight diseases like cardiac disorders and obesity we need to increase the cultural acceptance of exercise. We may also change our cuisine and food habit related culture and add more nutritious and safe foods to our menu. This will help to fight coronary heart disease. Gender related discrimination may make the women suffer from malnutrition. As a result they may suffer from various diseases. Change in our outlook about the matter may bring some difference. Illness is undesirable. In our fight against illness social prevention can be an excellent supplement. We are humans. We are creative. We become very busy in creating and reshaping our environment and sometimes we forget that our own body in which we live in is a part of nature. Hence, adaptation to the artificial world is very important. For example if we use motor vehicles for daily transportation we must find another way to burn calories. Industrialization is a societal shift and it has reduced the need for human labor. Individual efforts to find alternative ways to burn calories do not seem to be widely accepted. Hence, we probably need a cultural change also.

7. CONCLUSION

Successful fight to diseases requires change in our attitudes and habits along with medical interventions. Many people in our society are indifferent to health and physical wellbeing. But it is our body in which we live in. We drive our body against its will to fulfill the desire of our mind. We should change this attitude towards health. We probably need to be more careful about the limitations of our body. A little change in our food habit and physical exercise may provide us with a lot of benefit. Large scale societal interference by the state to promote public health and wellbeing brings even greater output.

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Marketing Impact of Color Vision Defect on User Experience of E-Commerce Sites

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Abstract: This research paper establishes the fact that the number of people with color vision defects is non-trivial, and their impact on branding or marketing of a product or service is also significant. Primarily we have had study subject visits to popular E-Commerce sites and observed the colors that products offered (Dresses, Shoes and Flowers). How the people observed the color differences and how those have an impact on the user experience i.e. their purchasing or ordering decisions on those E-commerce sites, is one of the main objectives of this study. Though E-commerce sites are our main target area, this research outcome is also applicable to any marketing or branding wherever colors are involved, for example: Paints, Advertisements, Noise impact on advertisement etc. For this research, we have also extended its experiment to general lifestyle categories such as traffic signals, color of the foods or flowers etc. and found affected people have difficulties in finding proper colors. Though two of our subjects have driving license, they could not properly define Red, Green and Yellow lights. This can be really harmful for them and for others. Therefore, this research outcome can be a source for further studies of color vision defects and their impact on Branding/Marketing or regular livelihood especially for Bangladeshi people.

Keywords: Color Blindness, Color Vision Defect, Daltonism, Branding, E-commerce site.

1. INTRODUCTION

Worldwide reports and statistics suggest that one among every 12 men and one among every 200 women cannot see all colors effectively. Hence it really creates huge impact on branding and marketing. May be almost 8% male and 0.5% female cannot see what you brands or advertisement is trying to portray. Especially whenever color is the main theme of your brands, organization needs to understand that the colors they are trying to portray, probably 8-9% people cannot see the exact color of your brand. For example, Manchester United football club portray them as 'Red Devils' and Liverpool Football club portray them as 'All Reds'. But the people who are affected with Protanomaly, Protanopia see Red as completely different color. For Them 'All Reds' are may be all

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greens and 'Red Devils' are green/black devils. Think about the Flag of Bangladesh, Where we have a red circle inside a green background, and we are portraying red and green as our country theme, but many of our country people cannot see red properly, they see different greenish shades of our country flag. Hence Color Blindness does have big impact on what we are trying to portray as a brand. The word color blindness is related to the color vision defect of human beings where affected people are unable to see any sorts of color. Hence, even though the term color blindness (complete color vision defect) is most popularly used worldwide to indicate people who can see colors but cannot identify the real ones. Therefore, better scientific term is congenital color vision defect or Daltonism. Here for this article we will use both color blindness or Color vision defect to indicate partial color blinds or partial color vision defect. Hence while branding or designing any advertisements marketing people should consider these 10% people with congenital color vision defects. Otherwise you can consider it as direct 10% marketing or branding waste, since the color you are portraying does not create the same impact for these 10% people. Even though there are great marketing impacts, but still there are not too many research and articles available in the world. Especially, In Bangladesh we did not find any concrete research papers on color blindness and its impact on marketing.

2. DIFFERENT TYPES OF COLOR BLINDNESS

The most common color blindness types are basically inherited, and they are the result of genes defect that contain the instructions for making photo pigments found in cones. Based on the types of defect and cone that is affected, color vision defects can be categorized in to three broad categories. (We will use general terms, not the medical terms in most of the cases).

2.1 Red Green Color Blindness: This type of color defect occurs due to loss or lack of functions of red cone (protan) or green cone (deutran) photopigments. There are four types of Red Green Color Blindness:

2.1.1 Protanomaly: (Red Cone Photo pigment is abnormal. Red, orange and yellow appear greener. 1% Males Affected).

2.1.2 Protanopia: (Red Cone Photo pigment is not working. Red appears black, orange and yellow appear yellow. 1% Males Affected).

2.1.3 Deuteranomaly: (Green Cone Photo pigment is abnormal. Yellow and Green will appear redder, Violet and Blue mixes up. 5% Males Affected).

2.1.4 Deuteranopia: (Green Cone Photo pigment is not working. Reds appear as brownish yellow and green as beige. 1% Males Affected).

2.2 Blue Yellow Color Blindness: This type of color vision defect occurs due to the limited functionality or no functionality of blue cones.

2.2.1 Tritanomaly: (Limited functionality of blue cones. Blue appears greenish, difficult to differentiate between yellow/red from pink, males and females equally affected, though extremely rare).

2.2.2 Tritanopia: (Blue cones not working at all. Blue appears green, Yellow appears violet/light grey, males and females equally affected, though extremely rare).

2.3 Total Color Blindness: People who have this type of color vision defect don't experience color at all.

2.3.1 Cone Monochromacy (Results from the failure of two or three cone functions such as Green/Red/Blue, Affected people cannot distinguish colors)

2.3.2 Rod Monochromacy (None of the cone cells works at all. Due to lack of cone functionality affected people see the world in black, white and grey).

3. METHODOLOGY

- At First we have tried to find out how many color blinds are there within our samples 52. For that we tried to show different Ishihara Plates to all the samples.

- We also did the same with some other shades/plates available in Buzzfeed.com.

- We tested below mentioned hypothesis with Ishihara Plates, Buzzfeed Shades, and different products of four E-Commerce Sites (Daraz.com, amazon.com, banglashoppers.com, and customink.com).

- In total 23 different slides shown to all the Sample Human Beings of Different categories (Age group, With/without spectacles, Gender etc.).

- After finding Peoples with color vision defects, we showed them 70 Different Products slides from the above mentioned E-Commerce Sites to find out the impact of color vision defects on the user experience on E-Commerce Sites.

- To find out whether this study can be applied on our life materials or not, we showed them very important items like traffic signals, Signs like (Emergency Exits, Doors, and Fire Extinguishers etc.).

4. HYPOTHESIS

- Null Hypothesis: There is no impact of Color Blindness/Color vision defects on the user experience or purchase decisions from the e-commerce site.
- Alternate Hypothesis: There is significant impact of Color Blindness/Color vision defects on the user experience or purchase decisions from the e-commerce site.

5. ANALYSIS AND FINDINGS

5.1 Survey and Test Result

- Respondent: 52 (Male: 24, Female 28)
- Person (with spectacles 28, without 18)
- Age Group: (0-10=2); (10-20=0); (20-30=35); (30-40 = 9); (40-50 =3); (50+=3)
- No. of Ishihara Plates: 15
- Total Combination of Ishihara Plates: 780
- No. of Buzzfeed Plates: 8
- Total No of Buzzfeed Plates (Entire Population): 416
- Total Plates (Entire Population: 780+416=1196)
- Total Defects Found: 191
- % of Defects 16%
- People having severe Color Vision Defects: 6
- People with slight problems: 5
- % of Severe Color Blinds: 11.5%
- Protan: 1
- Deuteran: 5

Table 01: E-Commerce Websites and Test Result

Website	Daraz.com	Website	amazon.com	Website	banglashoppers.com
Type	Menz T Shirt	Type	Menz Shirt	Type	Lipstick
Product Shown	15	Product Shown	15	Product Shown	10
Respondent	6	Respondent	6	Respondent	6
Total Combination	90	Total Combination	90	Total Combination	60
Wrong Answer/Defects	67	Wrong Answer/Defects	61	Wrong Answer/Defects	45
% Defects	74.4%	% Defects	67.8%	% Defects	75.0%
Type	Womens Tops	Type	Womens Tops	Website	customink.com
Product Shown	10	Product Shown	10	Product Shown	10
Respondent	6	Respondent	6	Respondent	6
Total Combination	60	Total Combination	60	Total Combination	60
Wrong Answer/Defects	43	Wrong Answer/Defects	39	Wrong Answer/Defects	38
% Defects	71.7%	% Defects	65.0%	% Defects	63.3%

Null Hypothesis: There is no impact of Color Blindness/Color vision defects on the user experience or purchase decisions from the e-commerce site.

Alternate Hypothesis: There is significant impact of Color Blindness/Color vision defects on the user experience or purchase decisions from the e-commerce site.

We have assumed 8.5% people are affected by color vision defect. Since

H0: $P \leq 0.085$ (Assuming 8.5% People are affected by Color Vision Defects).

Ha: $P > 0.085$

From our experiments we found 191 wrong answers (Both from wrong color choosing from E-Commerce sites and from Ishihara Plates) among 1196 plates/slides shown.

After doing hypothesis testing considering 191 defects among sample size n of 1196, we found a high Z/P value, which ultimately made to reject H0 or Null Hypothesis and hence we can conclude that *'there is significant impact of Color Blindness/Color vision defects on the user experience or purchase decisions from the e-commerce site'*.

In our Experiment we found 6 respondents who are suffering from color vision defect. As table 01shows, we have showed various products from various e commerce websites and found affected people selected wrong products and chosen wrong colors or thought products of different colors in more than 65% cases. This result strengthen our previous assumption that "there is significant impact of Color Blindness/Color Vision Defects on the user experience or purchase decisions from the e-commerce site.

5.2 Beyond E-Commerce Site

Going beyond the boundary of E-commerce site we have shown regular products/signs to our six respondents who have color vision defect. For Example: they had been shown traffic signal/ symbols and in our test most of them mixed up red vs green lights. One of our respondents has driving license and he regularly drives car. We asked him how he differentiates the three lights

And hence how he takes driving decisions?

According to him, he does not understand which one is red and which one is green, but he knows what to do on the basis of which lights/shades are illuminated.

Basically this is totally risky, since wrong traffic decisions can be fatal. Hence in real field there are very important mistakes can happen due to wrong selection of colors. In

Air Forces or in several departments of Navy, prospective cadets affected with color vision defect do not get recruited.

6. RECOMMENDATIONS

Though our basic experiment and focus was on e-commerce sites, but similar kind of experiment can be conducted on many other fields. For example: The electrical laboratory person who is selecting electronic resistors from the color bands, Medical Studies where color distinguishing is highly required and of course fields like Air force, navy and other fields where color vision defect can be fatal.

This type of research with color blind people were never done in Bangladesh. Hence this research can be used as future reference for further study. Though we have used people of several demographics, but we did not go for further scrutinizing those age groups and other classifications to expand this study for further study.

We could have gone for correlation and factorial analysis of the analyzed data for factor wise results. This study will be reference for those types of future expansion.

Individual Branding can be impacted for their target segment. Similarly if one newspaper advertisement is surrounded by ads of other colors. It may have impact on the people having normal sights or people having color vision defect. We can conduct how these sorts of newspaper ad noises have impacts on the people affected by Daltonism. From the result of our study we do recommend the following recommendations,

- Brands should consider the effect of color vision defects while portraying the color of their brands. Especially, when color is the main theme of the brands, For Example: Manchester United Football Club portraying them as "Red Devils".

- Impact of variation of color vision defects generally not always taken under consideration while planning or designing during product/marketing. So it should be taken into consideration.

- Since we do not consider the CVD effect on marketing, hence the marketing plan is rendered ineffective to some extent.

- Since 1 out of every 12 Male and 1 out of 200 women segment cannot see the perfect brand color we should consider the advertising budget waste.

- There are some colors which are more prone to CVD; hence those colors should be taken into considerations during designing brand.

- There should be several cost effective branding and promotions for the people having affected by Daltonism. For Example: Coca Cola once used reversed Ishihara image to

portray their brand to 5% people who are color blinds. Normal people could not decipher the image whereas color blind people could easily identify what was written inside the hidden image. The Idea was brilliant and created curiosity among people.

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A Comparative Analysis of Flash Flood Risk and Resilience Status at Tahirpur Upzila of Sunamganj

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Abstract: *Flood is the most common natural hazard in Bangladesh due to its physiographic location. It is located at the foot of the Himalaya Hill. Especially the North-eastern part of Bangladesh faces flash flood almost every year. Tahirpur upzila of Sunamganj district is the most vulnerable zone in terms of flash flood. About more than 85% people of this are victim of this hazard. This study tries to assess the risk and resilience status of flash flood using risk and resilience assessment matrix. To accomplish this research both primary and secondary data have used. Through this work the comparative view between risk and resilience status has tried to represent. That shows the actual penetration of the depth of risk reduction policy making to improve the condition and minimize the losses of flash flood of Tahirpur Upzila.*

Keywords: *Flash flood, Risk, Resilience, Assessment, Matrix, Sunamganj.*

1. INTRODUCTION

Natural disasters are those events that occur naturally which are responsible for the damage of life and property. Simply, we can say the unusual behavior of the nature is pointed as natural disaster. Bangladesh Faces such type of disaster from her birth. Recently it is recognized as the most vulnerable country in terms of natural hazards (Chowdhury, 2001). Flood is the most common natural hazard for Bangladesh which occurs in regular basis. That's why Bangladesh ranks no-2 in term of world flood vulnerability index (Luo *et al*., 2015). Flood in Bangladesh are generally divided into four major categories. These are- Flash Flood, River Flood, Rain fed flood and Coastal Flood (Rashid and Rowshan , 2012). Flash flood is considered as quick rise and fall of water level. It is simply defined as a rapid onset flood of short duration with a relatively high peak discharge of water level (Shrestha, 2008). It is characterized by rapid rise and fall in water levels. Flash flood can occur within a time-period between few minutes to

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few hours. This type of flood occurs mostly in some northern most areas, north-central part, northeastern part and southeastern part of the country. Northern most, north-central and northeastern parts land areas are lying mostly at foothills but most of the hilly catchments in India. If it rains heavily in the Indian parts of the catchments the run-off quickly accumulates and flow to Bangladesh. Flash flood starts occurring in these areas from mid-April i.e. before the on-set of the southwesterly monsoon. Whereas south-eastern areas it starts with the on-set of the southwesterly monsoon (Davis, 2001). People of these areas (Tahirpur Upzila) are in great risk due to flash flood. Remoteness, poverty and natural hazards are the major risk factors here. About 87% haor people are poor and primary economic activities are their main way of livelihood. Their main economic activities are agricultural practice and fishing (Khan, 1997). Flash Flood affects this region any time from March to September (Rashid and Rowshan , 2012). Boro rice, BRRI Dhan 28 and BRRI Dhan 29 are the major food crops cultivated in Tanguar Haor. Some other crops like chili, onion, garlic, potato, bean, coriander are also cultivated here (Rahman *et al*., 2014). Among those crops Boro Dhan, BRRI Dhan 28 and BRRI Dhan are harvested in April to May when early flash flood visits. Other crops are damaged mainly due to mid and late flash flood (Khan, 1997). Besides, their housing structure makes them more vulnerable in terms of flash flood. Majority of their settlements are made by clay, bamboo, chhon (thatched roof), wood etc. About 87.2% houses are kancha, 6.9% jhupri, 5.2% semi-pacca and remaining only 0.7% pucca (BBS, 2011). Though their flash flood risk status is extreme, their resilience status is very negligible. Government of Bangladesh implies several action plans to reduce the risk factors. Strategies like protection strategies, short term action plan and long term action plan are the main phase. Protection strategies are the structural management like- embankments, flood shelter, flood proofing etc. Otherwise, some other actions like flood warning, changes of settlement structure, shifting of agriculture etc. All helps to reduce risk of flash flood proportionately (Roy et al., 2017). Haor people are poor and vulnerable. They are mostly deprived, distressed and destitute. Although there was no dearth of prescription from the government and policy makers, haor people always remained excluded from the mainstream (Chowdhury, 2010).

2. RESEARCH AREA

Tahirpur upzila is located in North-eastern part of Bangladesh under Sunamganj district. Tahirpur came into upzila in 1983. This upzila was named after the name of Tahir Ali Shah who was a religious preacher. The total area is about 315.33 sq. km. Tahirpur upzila is located between 25°01′ North latitude to 25°12′ North latitude and 91°02′ East

longitude to 91°19′ East longitude. It is surrounded by Dahrmapasha upzila in the west, Bishwambarpur in the east, Jamalganj in the south and India in the north.
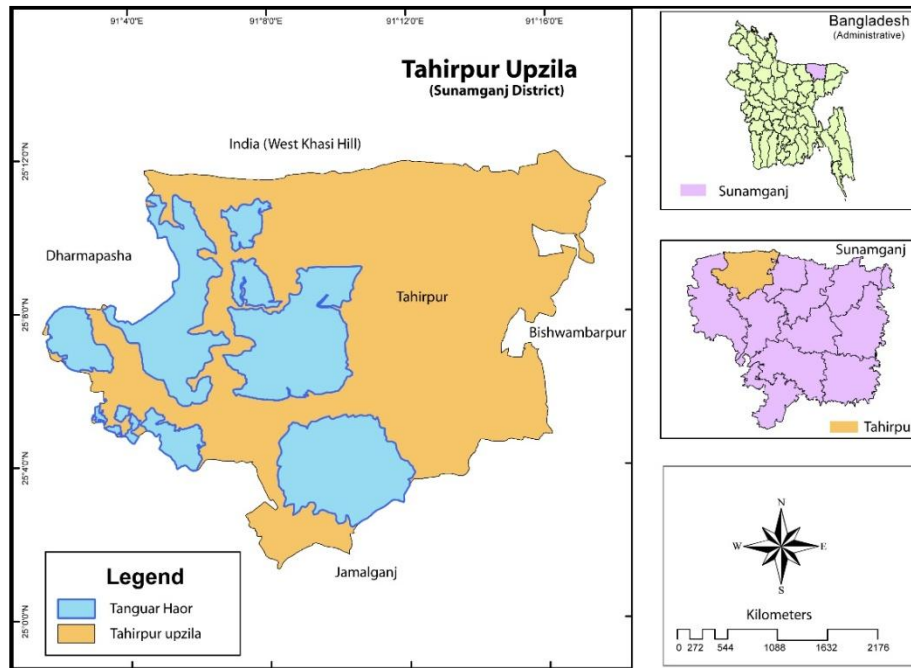
(Source: Compiled by Author, 2017)

Figure 1: Study Area (Tahirpur Upazila)

Table 1: Overview of the Study Area

Title	Number
Total Area	315.33 sq. km.
Union	7
Mouza	128
Village	243
Total Household	37931
Total Population	215200
Population Density	682

(Source: BBS, 2011)

3. RESEARCH AIM AND OBJECTIVES

Aim: The broad aim of this study is to assess the flash flood risk and resilience status of local people and make comparison among them.

Objectives: The following objectives are set to complete the present research works.

- To assess the flash flood risk status of local people in the study area.
- To analyze the resilience status; and
- To make comparative analysis between flash flood risk and resilience status.

4. METHODOLOGY

To fulfill this research both primary and secondary data have used. To collect the primary data quantitative and qualitative techniques are used. Primary data are collected through Field Observation, FGD (Focused Group Discussion), Questionnaire Survey, Interview. These techniques are applied on the local people of the study area to assess the flash flood risk and resilience status using risk assessment matrix and resilience assessment matrix. A risk assessment matrix is a matrix that assess the risk using the hazard probability and vulnerability (Risk = Hazard probability × Vulnerability). Flash flood probability has determined based on the frequency of this event in the study area according to the opinion of local people. Flash flood vulnerability indicators are identified through FGD (Focused Group Discussion) on the basis of the priority of respondent. A resilience assessment matrix is a matrix that assess the resilience status using hazard probability and resilience status (Resilience = Hazard probability × Resilience). Flash flood resilience indicators are marked through FGD (Focused Group Discussion) based on the precedence of the respondent. Here, the more the flash flood probability and the more the vulnerability indicators the more the flash flood risk. And the less the flash flood probability and the more resilience indicators the more the flash flood resilience. To collect this data we have used simple random sampling method. After that this raw data are processed by using MS Excel-2013 and finally with the help of Arc GIS 10.3 risk zoning map of the study area has developed. The Correlation between risk and resilience have identified by using SPSS. Secondary data have collected from secondary sources (Journals, Published articles, Government Websites, Indian water portal). Using MS Excel-2013 and Arc GIS 10.3 this are processed and presented in this research as monthly variation of rainfall, 2017. Overall, Arc GIS 10.3 helps to develop the map of the study area.

5. RESULT AND DISCUSSION

Sunamganj district is well known for one of the largest wetlands in the country and most spectacular place to visit named Tanguar Haor. Tanguar haor is located at the foot of meghlaya hill. It is Covering 9,727 hectares, Tanguar Haor in North-East part of Bangladesh, adjacent to the Indian border, is part of a wetland of the Surma-Kushiyara rivers basins (Ali, 1999). About 86% of these haor areas are in Tahirpur upzila. This area faces flash flood almost every year. A large scale of agricultural damage makes their life more deplorable.

5.1 Flash Flood Risk Assessment of the Study Area*: Flash flood risk assessment is the mechanism to assess the risk status due to flash flood hazard. Tangoar Haor adjacent areas face flash flood almost every year. This causes a lot of damages, especially in agriculture sector. Not only the agricultural sector but also their housing, communication, stored food etc. faces damage too. Flash flood event occur frequently in Tahirpur upzila. But every people in the study area doesn't face flash flood hazard equally. The people who live in low lying and haor adjacent areas, they face this hazard more intensively. But the others are not like them. This factor is the probability of flash flood hazard which varies person to person, place to place in the study area. Otherwise damage rate also varies person to person. For that reason, flash flood probability and vulnerability indicators are selected on priority basis.

Flash Flood Risk= Hazard (Flash flood probability) × Vulnerability.

Flash flood Probability: Flash flood probability is the possibility of the occurrence of flash flood that is not same for all. In the study area the variation seems in the same area based on some factors like flood proof housing, settlement on high land etc. That's why probability of flash flood hazard categorized as five hierarchical stages. The flash flood probability is the primary mechanism to know the intensity of flash flood probability in the study area. People of Thairpur Upzila face flash flood in various levels that depends on some criteria's. Flash flood probability (Source: Questionnaire survey, 2018).

 i. Every year flash flood occurs severely.

 ii. It occurs every year but sometimes it is severe.

 iii. It occurs every year but not so severely.

 iv. It occurs after every few years (Generally after every 2-3 years).

 v. It occurs once every ten years.

Flash Flood Vulnerability: Flash flood vulnerability is the possibility of harm due to flash flood. This also varies with area to area, person to person. In the study area variation seems on the basis of several status like- settlement statuses, economic status, dependency on agriculture etc. Vulnerability indicators are marked as hierarchically on the basis of the opinion of the people of the study area. Showing the Vulnerability indicators of flash flood below (Source: Questionnaire survey, 2018).

    i.   There are agricultural land in haor and its adjacent low lying areas.

   ii.   Livelihood is completely depends on agricultural production & fishing.

  iii.   Settlements are situated haor adjacent lower elevated areas & height is low.

  iv.   Homestead is made by mud and other raw materials.

   v.   Day-wise income (Fisherman, Day labor), lack of Savings & poor flood Adjustment knowledge.

(Source: Modified from Donoghueafter 2017)

Figure 2: Flash Flood Risk Assessment Matrix

From the above matrix we have assessed individual flash flood risk of seven unions of Tahirpur upzila. This assessment clears that the people of Uttar Sreepur and Dakshin Sreepur are in extremely high risk in terms of flash flood. About more than 75% people both of these unions are in extreme high risk. Otherwise, the people of Dakshin Badal, Uttar Badal, Badaghat are in high risk zone and about more than 70% people are in this zone. Overall, Tahirpur Sadar and Balijuri faces moderate and low risk due to flash flood (Table-2).About two lack fifteen thousand people lives in this upzila. Among them more than half of the people are in high risk of flash flood, only 13.47% people are in low risk.

Table 2: Risk Index of Tahirpur Upazila

			Nature of Risk			
Union Name	No. of Population	Sample Size	Extreamly High Risk	High Risk	Moderate Risk	Low Risk
Uttar Sreepur	33,457	83	77.01%	12.05%	4.92%	6.02%
Dakshin Sreepur	16,605	43	74.42%	11.63%	9.30%	4.65%
Dakshin Badal	16,827	45	8.88%	84.44%	4.44%	2.21%
Uttar Badal	25,514	61	11.21%	76.49%	9.24%	3.06%
Badaghat	33,454	82	14.21%	69.77%	13.91%	2.21%
Tahirpur Sadar	15,300	41	9.87%	11.21%	63.19%	15.73%
Balijuri	14,031	39	5.07%	4.82%	29.67%	60.44%
Tahirpur Upzila	1,55,188	394	28.67%	38.63%	19.23%	13.47%

(Source: Field Survey, 2017)

RISK ZONING

Risk zoning is the mechanism that represents an area by dividing it on the basis of their risk status. Risk zoning usually presented as map. The risk zoning map usually important for disaster planning Figure -2 represent the several risk zone of Tahirpur upzila in terms of flash flood. This map clears that the variation of risk status among seven unions of this upzila.
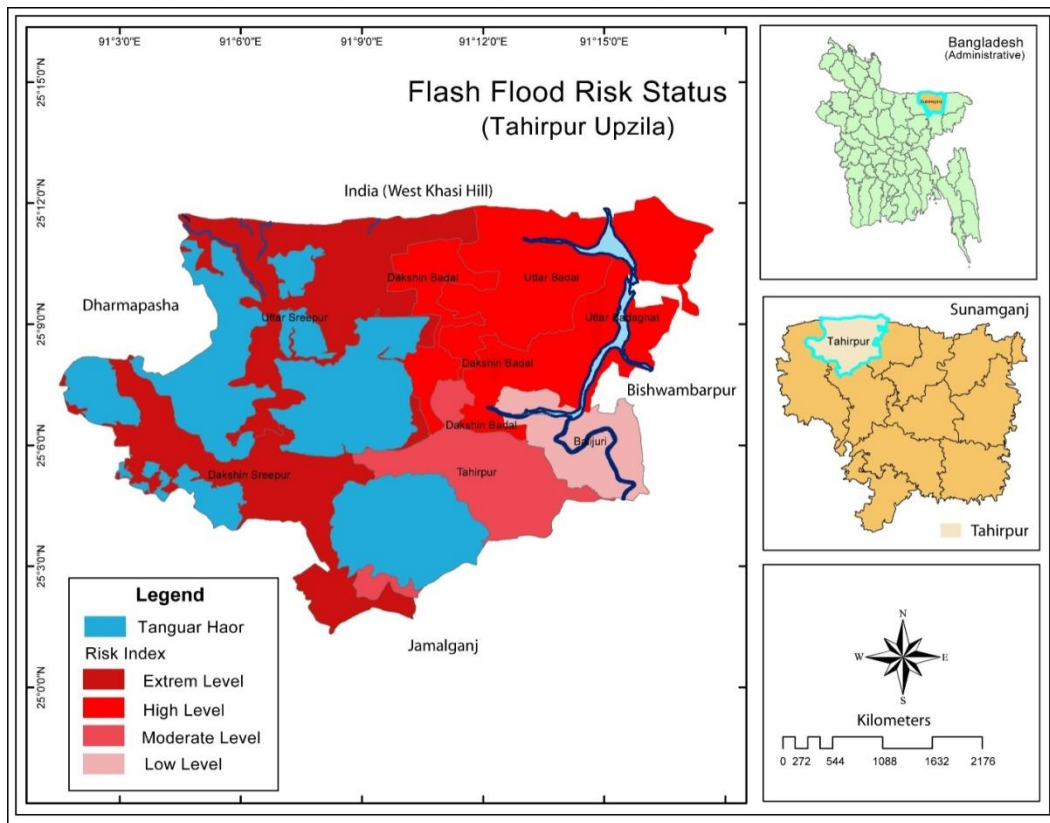
Figure 3: Flash Flood Risk Status of Tahirpur Upazila

5.2Flash Flood Resilience Assessment of the Study Area: Flash flood is the most common natural hazard in Tahirpur upzila. People of this union face this hazard almost every year. Their settlement of agricultural production communication system and everything. But their resilience status against this hazard is not so strong. Because of their poor economic status and the geographic location also reduce the resilience status. For example: Boro is the main agricultural products for them. They cultivate it in haor areas. And these crops face flash flood most of the time. Resilience is the ability to bounce back from adversity. It is a necessary skill for coping with life's inevitable obstacles and one of the key ingredients to success. Learning to bounce back and to bounce forward. Resilience is about being adaptable. It's about being flexible. It's about recognizing that we've got strengths that perhaps we never knew we had until we have to use them. And like many things in life - the more we practice, the more we learn. The more we find out about resilience and certainly the more we do of it, then the more resilient we become.Flash flood resilience status is the mechanism to assess the flash flood tolerance

capability both structural purposes and non-structural purposes. Structural purposes indicate the adaptive capacity of the settlement and other infrastructure against flash flood. And the non-structural indicates everything relevant with livelihood.

Flash flood resilience status = Hazard probability × Resilience indicators

Here, Hazard probability = the less the hazard probability the more the resilience probability. Resilience indicator = the more the indicator the respondent have the more the resilience Probability.

Resilience Indicator: Flash flood resilience indicates the tolerance capability in terms of flash flood. These types of capability depend on people's surroundings and economic capability. Overall the geographic condition of an area controls the resilience status. Resilience indicator of flash flood (Source: Questionnaire survey, 2017).

  i. Settlements are surrounded by flood wall and plants (Hijal and koros forest).

 ii. Human settlements are made on the stack of soil and flood tolerates poles in low lying areas.

iii. Agricultural production remains after consumption for store and sell / one or more economic man involved in secondary economic activities in urban areas.

 iv. There are savings accounts in Bank/ women involved in micro-credit / Economic Solvency (Family Income more than 5000 per month).

  v. Rich in flood preparedness and adjustment knowledge/ Trained volunteer/ Ability to read early warning system.

(Source: Modified from Donoghueafter 2017)

Figure 4: Flash Flood Resilience Assessmemt Matrix

On the basis of this indicators resilience assessment matrix has assessed the status. From the union wise resilience status of Tahirpur upzila, it clears that the high risk zone people resilience status is poor. Unions of Tahirpur- Uttar Sreepur and Dakshin Sreepur are in extreme high risk but their resilience is too low. Unions are in high risk zone resilience status is not as high as need. About 62% people of these unions are in low resilience. Tahirpur Sadar and Balijuri union shows different status in resilience question. But the overall resilience status of Tahirpur upzila is not satisfied in terms of flash flood risk status of this upzila. More than 66% people are in extreme and high risk where extreme and high resilience proportion is only 24.61%. This shows a huge gap and that's why they face a great harm due to flash flood almost every year (Table-3).

Union Name	No. of Population	Sample Size	Resilience Status			
			Extreamely High Resilience	High Resilience	Moderate Resilience	Low Resilience
Uttar Sreepur	33,457	83	10.84%	18.07%	14.45%	71.08%
Dakshin Sreepur	16,605	43	4.65%	6.98%	16.27%	72.09%
Dakshin Badal	16,827	45	13.33%	8.89%	15.56%	62.22%
Uttar Badal	25,514	61	4.92%	8.2%	22.95%	63.93%
Badaghat	33,454	82	9.76%	6.09%	14.63%	69.51%
Tahirpur Sadar	15,300	41	14.63%	26.83%	39.02%	19.51%
Balijuri	14,031	39	5.13%	30.69%	38.46%	25.53%
Tahirpur Upzila	1,55,188	394	9.04%	15.11%	23.05%	52.8%

(Source: Field Survey, 2017)

Table 3: Resilience Index of Tahirpur Upazila

5.3 Comparative Analysis between Flash Flood Risk and Resilience Status: Risk and resilience is a relevant with one another. If resilience status is strong, this can reduce the harm from hazards. The comparison between risk and resilience status tells us, how much in danger a particular community. Correlation is the most common mechanism to find out the relationship between two variables. This shows the relation and dependency among the variables.

Correlations

		Risk status	Resilience status
Risk status	Pearson Correlation	1	-.819[*]
	Sig. (2-tailed)		.024
	N	7	7
Resilience status	Pearson Correlation	-.819[*]	1
	Sig. (2-tailed)	.024	
	N	7	7

*. Correlation is significant at the 0.05 level (2-tailed).

(Source: Researcher calculation, 2017)

Here,

Pearson Correlation   = -.819 [Correlation Ranges from -1 to +1]

                                = Negative Correlation

[If the value is less than -1 then it is negative Correlation]

[If the value is less than +1 then it is positive Correlation]

Significant Level, p   = .025

                                = significant relationship

[If the Value is less than .05 then the test is Significant]

Degrees of Freedom, r = 5 [Sample size, (n) -2= Degrees of Freedom]

Result: There is a significant negative relationship between risk status and resilience status,r(5)= -.819,p=.024

This correlation tells us a wide range of risk reduction practice is required to improve the condition of flash flood in the study area.

6. CONCLUSION

Haorpeople are poor and vulnerable. They are mostly deprived, distressed and destitute. Although there was no dearth of prescription from the government and policy makers, haor people always remained excluded from the mainstream. Flash flood risk reduction capability of Tahirpur upzila mainly depends on Governmental actions. Most of the actions are undertaken by government. Most important task for flash flood risk reduction is structural development and emergency response capability. Emergency response system is well active in Tahirpur Upzila Haor people mainly the aged person accumulated regular and specialist knowledge about the Flash floods through previous observation and practical experience of their surroundings. Local tales and anecdotes related to floods abound and reveal how people live and interpret their landscape over time. Their accounts provide many interpretations of the history and nature of past flash floods. But all these afford are not so helpful to reduce the risk of flash flood. Disaster Risk reduction is a systematic function to identify, assessing and reducing the risk of Disaster. Main aim of Disaster Risk reduction is to reduce socio-economic vulnerabilities in consider with disaster risk as well as facing with the environmental and other hazards

that influence them. Government of Bangladesh implies several action plans to reduce the risk factors. Strategies like protection strategies, short term action plan and long term action plan are the main phase. Protection strategies are the structural management like-embankments, flood shelter, flood proofing etc. Otherwise, some other actions like flood warning, changes of settlement structure, shifting of agriculture etc. All these helps to reduce risk of flash flood proportionately.

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