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Editorial

Jagannath University Journal of Arts has always been a preferred medium for researchers to find a home for their arduous research works. This time, to enhance the quality and specificity of the journal, a policy-changing decision has been taken. The English articles have been separated from the Bangla ones and compiled in Volume 13, issue 2, part 2.

The journal contains scholarly articles that encompass a rich variety of topics such as language teaching, literature, art and culture, contemporary social issues, history, and economics. I acknowledge the active participation of the journal executive committee and knowledgeable reviewers in the smooth publication of the issue and express gratitude to everyone related to the process.

If the research works published here have any significance, the credit rightfully belongs to the inherent potential of the individual writings. I convey my appreciation and respect to the researchers who helped enhance the quality and standard of the journal.



Professor Dr. Md. Rais Uddin

Chief Editor

Jagannath University Journal of Arts

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Jagannath University, Dhaka-1100

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A Study on the Educational Development under the Delhi Sultanate (1206-1526) of India

Abdul Momen*

Abstract

The Delhi Sultans promoted culture and education significantly. They were the ones who supported the expansion of knowledge in India between the thirteenth and the early sixteenth centuries. They fervently valued academics and writers through their financial contributions. The Muslim higher learning system developed under the Delhi Sultans would last many decades in India. The ruling classes were deeply involved in the advancement of learning. Many books were composed under their sponsorship, intellectuals were honored, many Sanskrit texts were converted into Persian, madrasahs, and maktabas were formed, and endowments and financial assistance were given to make provisions for the upkeep of these educational establishments. Data of this study were obtained and examined from secondary sources, direct observation, and earlier research such as articles and publications. The outcome of this research is that Islamic education was harmonious between secular and religious aspects because of how it was structured and developed during the Sultanate period.

Keywords: Delhi Sultanate, Education, Development, Curriculum

Introduction

The Sultanate period (1206–1526) in India saw significant support for education. The sultans treated scholars and intelligent men as patrons and graciously welcomed them into their palaces. The noble desire that their contributions would last for generations and extend far beyond the confines of their realm informed their educational policies. Without regard to race, caste, or religion, the Sultans gave lavishly to gifted people and learned intellectuals. Through their kind donations and contributions, many educational institutions were founded. Muslims built cities in India, which eventually developed into vibrant towns. Mosques were built in many different places around the country, and these urban centers became significant locations for Islamic learning and culture. Madrasahs, often founded in towns acting as the capital of Muslim rulers or the seat of religious authorities, gained their position as institutions of higher learning. The Sultanate period fostered a rich cultural and educational heritage for future generations by encouraging education and intellectual development. Prominent educational institutions, such as *dargahs* or *khanqahs*, would typically grow in these places. Muslim scholars and academics opted to live in large cities because they offered better employment options. Generally, Muslim education in India followed the same patterns as it did under the Abbasids of Baghdad. Due to the Mongol invasion, the intellectual elite from

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Muslim territories who fled to India transplanted there. Every Muslim sultan in India had groups of academics prepared to oversee Islamic educational institutions during their rule. Every royal or Sultan lavished enormous sums of money on education. They created Madrasahs and constructed sizable student libraries. Many historians claim that thousands of individuals formerly studied at India's most essential Madrasahs. Occasionally, hundreds of students received free education, including financial aid, housing, and meals for the wealthy and the poor. In addition to religious instruction, other arts like mathematics, economics, Sanskrit, craftsmanship, and trade were taught to the pupils at Madrasahs and even in colleges that the Sultans funded (Qasmi 22-23). The Mongol invasion of Central Asian territories resulted in a significant influx of intellectuals, artisans, and men of culture. They were provided refuge and safety by the Sultans, who also had various Delhi localities named in their honor. They became "The saviours of Muslim Culture," (Habibullah 137). Hence, the destruction caused by the Mongols in Central Asia ended up being a disguised blessing for the developing Muslim nation of India, if only for its cultural efflorescence. Thus, the foundation of the Muslim educational system in India was built on the standards of Muslim education as they had evolved under the Abbasids Khilafat (750-1258). Once the Mongols had conquered them, they were relocated to India by the intellectuals and writers of Muslim nations. The Sultanate of Delhi attained an unrivaled position in Muslim education within a century of its founding (Nizami 27). By the middle of the thirteenth century, Delhi had become the most important center of Muslim education in the East. It had acquired the whole science and culture of the Islamic world (Zaki 69). This study examines the development of the education and curriculum system under the Delhi Sultans.

The Notion of Education in the Medieval Muslim World

Islamic educational systems are regarded as among the world's most significant because they emphasize the value of education and the development of character traits that contribute to a polished persona. Islam is viewed as the foundation for developing moral character and cultivating morality. Protecting morals and human behavior is the duty of the Islamic authorities. Masjid-e-Nabvi, the first institutional establishment in Islamic history, made all required preparations to support the learning process. The Prophet Mohammad (SAWS) acknowledged *Suffah* as the first official learning group in the history of Islam as the team that the Almighty Allah had led (Barkat-e-Khoda 803-11). The beginning of the Pious Caliphate (632-661), which followed the reign of Hazrat Muhammad (SAWS), likewise emphasized the value of education through its initiatives. Hazrat Umar Bin Khattab (634-644), the second caliph of Islam, began formally awarding them salaries and stipends to motivate the intellectuals (Madelung 74). In the early history of Islam, Muslims constructed several mosques as academic institutions, and these mosques eventually became the epicenters of knowledge for the entire world. The Umayyad Khilafat (661-750), expanded the Muslim curriculum and sustained the advancement of education for the duration of their rule. The Umayyad period saw the founding of the first official library. Historically speaking, the first official library in Islam was established by Khalid bin Yazid (668-709) (Gutas 24). Due to the expansion of

knowledge, the Abbasid age is regarded as the pinnacle of Islamic history in medieval Islam. Throughout the Abbasid era, Muslim institutions and curricula expanded globally. The caliph's courts during the Abbasid dynasty were the hub of literary discourse. For this support, scholars from all over the world flocked to these institutions (Huff 48). Caliph Mamun (813-833) established the advanced educational facility known as Baitul Hikma. It was the lecture hall, library, and translator section for all courses (Sharif 68). Throughout Muslim history, Al-Mustansaria and Nizamia were renowned for their higher education programs. Nizam-ul-Mulk (1018-1092) endowed the Nizamia Madrasah with sufficient funds to ensure that the students would have access to shelter, food, lodging, clothes, accessories, and significant remuneration for the professors (Dodge 20). While Granada rose to become the world's center of learning, Spanish rulers (711-1492) were also great admirers of learning. Granada University was an internationally renowned university in Spain, that combines all art, social science, and natural science fields. By constructing various educational facilities, including schools, colleges, libraries, and labs, the Fatimids (909-1171) furthered the cause of education. The Jamia Al-Azhar was considered the top university in the world (Quraishi 4). The Ottoman Turks (1299-1924) were famous for their great rule and they made a significant contribution to developing social, economic, cultural, and educational aspects of humans. At the beginning of the eighth century, the emergence of Islam as a power in the Indian Subcontinent was an extraordinary event for this region. Under Muslim rule, this territory developed in social, economic, cultural, and educational aspects. The Sultanate period (1206-1526) and Mughal period (1526-1858) played a vital role in developing this area. Mughal period continued to progress education and curriculum developments (Momen and Mobarak 245).

Education on the Eve of Muslim Rule in India

Before Muslim authority in this Area, Upanayana was gradually becoming less popular with non-Brahmans, and education was primarily reserved for Brahmanas. Education attempted to prepare students for their eventual vocations, and the teaching was governed by custom by the Brahmanas. Religion was confined to intricate rites that Brahman priests executed while speaking a language that was hardly understandable to anyone but them (Ranjan 8-10). Two new religions, Buddhism and Jainism, were primarily brought about by the formality and exclusivity of the Brahmanic order. Both religions contested the Brahmanas' monopoly rights to priestly ordination and refused to acknowledge the Vedas' authority. Its founders, Buddha and Mahavira, educated everyone, regardless of caste, creed, or sex, using the common languages of the populace. Buddhism also established the monastic educational system. Buddhist temples' affiliated monasteries fulfilled the dual functions of educating people and preparing people for the priesthood. Some of the monasteries, particularly those at Nalanda and Taxila, had gained recognition on a global scale (Marshall 23-24). Indian culture was mentioned during this time. Many scholars and pilgrims from other countries traveled to this nation to slake their thirst at the source of her civilization. Yet as soon as the Muslims arrived, Buddhism vanished from India, and Hinduism quickly absorbed its

most outstanding features (Mukerji 2). The environment was incredibly favorable for promoting education when Islam became a major political force in India around the end of the 1200s. Together with their religion, Muslims developed their educational system. India wasn't a developed nation then but had made strides in philosophy, medicine, astronomy, and mathematics. The shifting sociopolitical and economic circumstances impacted the country's current educational environment. The Mongols' triumph in central and western Asia throughout the 1300s was a significant tragedy in and of itself. Nonetheless, it was a blessing in disguise because many scholars could get to India. With their presence, India, in the words of Amir Khusrow, "attained the status of Baghdad and Bukhara." But one might go even further and claim that some of India's educational institutions produced thinkers of such caliber that they were easily comparable to Imam Ghazali and Imam Razi (Hussain 12).

Emergence of Muslim Rule in India and Their Education

The scholarly elites of Muslim territories had been forced to Delhi by the Mongol uprising. Barani describes, 'in Persian as in Bukhara, Samarqand, Baghdad, Egypt, Khwarzm, Damascus, Tabriz, Ispahan, Ray, Constantinople, or everywhere else on the inhabited planet, there were intellectuals in Delhi, each a leading in his field. In any traditional or rational discipline that comes to mind, such as exegesis, law, jurisprudence, principles of theology, scholastic theology, grammar, lexicography, literary ingenuity, and logic, they could pick apart even the tiniest details. Several of these academics had learned to the level of Ghazali and Razi (Barani 352-53). When Imad-ud-Din Muhammad Bin Qasim (695-715) attacked Sindh in 712 CE, the beginning of Muslim authority in India was marked. Many modifications, both in the social and political spheres and in the area of education and learning, were brought about by the Muslim conquests of India. The originator of Muslim rule in India, Sultan Muhammad of Ghazna (998-1030), expanded the Muslim presence there in the tenth century. In addition to being a major supporter of education, Mahmud Ghaznavi was also a scholar and a *Fiqh* specialist. He established the University of Ghazna, a library filled with priceless works in humanities, social sciences, and religious studies. During the Ghaznavi era, the first official museum was established (Altaf 22-23). The two most influential writers at that time were Hamadoni and Masudi. Ghaznavi founded numerous educational institutes in countless Indian Territory locations using his Arabic, Persian, Sanskrit, and Greek writings. The subjects that Indian Muslims preferred to study were the sciences and mathematics (Altaf 22-23). The Ghaznavid period is regarded as the formal beginning of the Muslim educational structure (Law 12).

Mahmud Ghaznavi, who arrived in 1001 AD, conquered Punjab 300 years after Muhammad bin Qasim. He valued education highly and showed favoritism to academics and writers. Masud, his son and successor, was also a big supporter of education. Each built numerous universities and schools in their domain. The former established a Madrasah connected to it, where Unsuri, a well-known Persian poet, had been chosen to serve as a teacher (Law 12-13). Lahore, during the Ghaznavid

era, served as a hub for disseminating urban culture in the region. Khwarsrau Shah, one of the successors of Sultan Mahmud, fled from Ghazna to Lahore, which aided in Lahore's development as a center of scholarship and culture and a commerce hub of international renown. The Ghuzz Turks conquered Ghazna in 1153-1154. The nobles of Ghazna and Khurasan also migrated and sought safety in Lahore and the surrounding area because they were being forced into foreign tyranny by the Ghuzz Turks. Eminent intellectuals, poets, artists, and wealthy merchants were among the refugees, which led to Lahore's rise as a center of higher culture in the stead of Ghazna. The excellent syllabi that Al-Ghazali (1058-1111) established for the Madrasa-i-Nizamiyah in Baghdad over time were spread throughout Iraq, Iran, and other Persian-speaking territories. The study of the Tafsir (exegesis of the Quran), Hadith, and Fiqh received the utmost attention. To preserve Lahore's prominence as a hub of trade and learning, Sultan Muizuddin Muhammad bin Sam (1173-1206) took Lahore from the last Ghaznavid Sultan in 1186 and constructed Lahore as his second capital after Ghazna. Encouraged by the Sultan, his generals in India competed with one another in patronizing men of learning and talent in their provincial Headquarters. For example, Malik Qutub Uddin Aibek (1200-1210) had a significant interest in advancing education when he was appointed Sipahsalar (military commander) of the regions beyond the river Sutlej in Haryana and Delhi in 1192 (Azizuddin Husain 8). The first Muslim ruler of Northern India, Muhammad Ghuri (1173-1206), also encouraged a supportive environment for education in this region. He enjoyed hanging around with scholars and intellectual persons. He established Madrasahs in Ajmer to disseminate Islamic education (Jaffar 38).

Many Arab families had emigrated to Sindh after the early Umayyad invasion and resided in several of its towns. According to Chachnama, one of them was Musa bin Yaqub Thaqafi, a reputable intellectual whose title is *sayf al-sunnah wa-najm al-shariah* (the sword of the sunnah and star of the law). His ancestors held the positions of a qadi (judge) and khatib (sermon-reader) in Aror and Bhakhar until at least the 1300s (Maclean 97-98). Ali bin Hamid Kufi received the Arabic manuscript from Ismail bin Ali Thaqafi, one of his direct descendants, and transcribed it as Chachnama (Habib 31-36). According to this, numerous early Arab immigrants were given clerical employment in various places in Sindh and Multan. These roles were inherited. When Ibn Battuta (1304-1369) traveled to Sindh in 1333, he encountered an Arab named Shayban, whose family had served as the khatib of Sehwan (Siwistan) since 771. Before Ibn Battuta visited him, the position was inherited (Hamilton 308). Some people who arrived in Sindh after the Umayyad invasion decided not to dwell there. One such person was the well-known Shiite traditionalist 'Atiyah bin Sa'd al-Awfi. Multan's capture also included Zaid bin Umar al-Tai. Their brief presence in the region may have contributed to the growth of enthusiasm in hadith literary research (Hamilton 308). In the eleventh century, when Ghaznavid's authority grew in Panjab, Lahore emerged as a significant hub for academic endeavors. Samani referred to Lahore as "the lucky one" and a location that "gives great advantage" because of the city's abundance of spiritualists and academics (Ikram 75-76). Agra, appointed the capital by his predecessor, rose to prominence as a literary hub under the rule of Sultan Sikandar Lodi. Around that time, Hindus

started seriously studying Persian. The interactions between Muslims and Hindus resulted in Urdu, a new language. Many provincial leaders after Firoz Shah undertook honorable attempts to advance education in their tiny territories. In the Bahamani dynasty (1347-1527), emperors built many Maktabas and Madrasahs in Southern India. Colleges were also established, and education was promoted in Bijapur, Golkonda, Malwa, Jaunpur, Multan, Gujarat, etc (King 10-16).

Educational Development Under Delhi Sultanate

The first Sultan of the Delhi Sultanate, Sultan Qutub Uddin Aibek (1206–1210), was an intelligent person with high regard for the ulama and intellectuals. He received his education and training from the renowned scholar Qazi Fakhruddin Kufi. In the territories, he had seized, the Sultan constructed several mosques where religious instruction was given. According to famous historian Fakhr Mudabbir, mosques, and Madrasahs were built in several of these cities and towns where there had previously been no indication of Islam or Muslims (Fakr-i-Mudabbir 26). Sultan Qutub Uddin Aibek established Delhi as the capital of the entire seized region in India, turning it into a significant center of Islamic scholarship and sciences. In every town, he constructed Madrasahs and mosques. Although the Madrassa-i-Muizi of Delhi tried to indicate that it was a prominent institution and its broad edifice had a splendid towering gate, the grand Madrasah, he constructed was called after his royal master (Azizuddin Husain 9). Qutub Uddin Aibek was an expert in the arts and sciences of the Arabic and Persian languages. Both religious and contemporary subjects were addressed in the Madrasahs and mosques. There were countless mosques, which served as centers of learning and worship, just like the churches of medieval Europe (Khan 11). Qutub Uddin Aibek's unintentional death in 1210 inspired the provincial governors to declare their sovereignty and take on royal titles. They established Madrasahs and patronized intellectuals to emulate the great Sultans of Persia and central Asia. Nasir Uddin Qubacha (1206–1222), one of them, consolidated his power across the Sind and Punjab regions and chose Uchh as his capital. He established a large Madrasah in Uchh and named it Madrassa-i-Firuzi in honor of Firuzkuh, the seat of the Ghurid Sultans. Minhaj-i-Siraj was named its principal in November of 1227 for understanding Islamic sciences (Jafri 129-32). By building mosques, Madrasahs, and khankahs, the Khalji rulers Malik Muhammad Bakhtiyar Khalji (1206–1207) and Sultan Ghiyasuddin Iwaz Khalji (1213–1227) brought picturesque towns into their domains in Bihar and Bengal. Famous scholars were drawn to work in the Madrasahs, and after their arrival, Lakhnauti, the capital of Bengal, and the towns of Moner and Bihar both had significant Madrasahs (Schimmel 10-15). From a Pargana headquarters to a metropolis of international renown, Delhi, which became the capital of Sultan Shamsuddin Illtutmish (1211–1236) in 1211, underwent significant development. Its rapid growth prompted the establishment of a new Madrasah. By 1228, Illtutmish had conquered the competing Sultanate of Bihar, Bengal, Sind, and Multan, and the Sultanate of Delhi had grown to be one of the most illustrious in the Islamic world. Sultan Illtutmish established the biggest Madrasah in Delhi to meet the educational demands of his growing city. He called it Madrasa-i-Nasirya in honor of his late prince Nasiruddin Mahmud and generously endowed it to be maintained. The city of Multan also had two renowned

Madrasahs for educating academics, similar to Delhi. Madrasa-i-Shaikh Bahauddin Zakaria and Madrasa-i-Qazi Qutb Uddin Kashani were their names. Some Madrasahs had founders who studied in addition to other instructors on staff. They were both well-traveled intellectuals, and because of the reputation of their academic institutions, even students from other nations came to study there (Azizuddin Husain 9). Shaikh Bahauddin Zakaria gave instructors of distinction substantial pay and benefits. Iltutmish was adamant about educating his children, both boys, and daughters. He brought books for their education from Baghdad. He acquired works like the *Adab-us-Salatin* and the *Maasir-us-Salatin*, which show that he was conscious of the development and advancement of Islamic education (Habib 206). The *Adab-ul-Harb-wa-Shuja'at* and *Tarikh-i-Fakhr-u'd-din Mubarakshah* were created by Fakhr-i-Mudabbir under his supervision. The Persian version of Imam Ghazali's *Ihya-ul-Ulum* has Muwayyid Jajarmi's dedication to him. The Persian translation of *Sir-al-Maklum* by Imam Razi was completed by him and his son Rukon Uddin Firuz. This book is available in many copies at the Bibliotheque Nationale (Nizami 101).

The advancement of education in the Delhi Sultanate appeared to have been a priority for Sultan Ghiyas Uddin Balban (1265–1287). To ensure the safety of trade caravans and other travelers, he established thanas (military outposts) along the roadways that were choked with highwaymen. According to Barani, the jungle had been removed throughout, and an Afgan contingent had been stationed inside a solid stronghold. These thanas were erected in Katcher near Amroha, Mali, Kanpil, Shamsahad, Patiali, and Bhogaon. Every thana was dotted with mosques and Madrasahs, which had a civilizing effect on the neighborhood. Each thana had grown into a significant municipality by the turn of the 1300s. The Afghans who worked as petty warriors taught their sons to help them advance in the official hierarchy (Azizuddin Husain 9-10). He generously supported learning, spending much money from the state coffers to promote learning and education. He also instructed his subordinates to seize every opportunity to support and respect learning. While trained under Sultan Iltutmish's watchful eye, Balban also learned compassion, kindness, and love for the ulama, intellectuals, and mashaikh. Ibn Battuta praises Balban's high moral standards, noting that he was a scholar and "alim" and that because of this, he held Ulama and Sufis in high respect (Batuta 35-36). Barani claimed that he had a genuine ambition to turn his city into a renowned learning center and various types of intellectuals, artists, ulama, and mashaikh blossomed during Balban's time, and he supported them all. According to Ferishta, Balban's court was superior to Mahmud and Sanjar's, and he accumulated several ulama, saints, and intellectuals around his son Khan Shahid. Among those with whom Balban was directly affiliated and who had a profound impact on him were Maulana Burhanuddin Mahmud, Allama Najmuddin Abdul Aziz, Shaikh Sirajuddin Abu Bakr, Maulana Sharafuddin, Burhanu. In his day, Maulana Burhanuddin Mahmud bin Abdul Khair Balkhi was a well-known academic. He was unrivaled in grammar, lexicography, law, Hadith, and logical science (Barani 103; Ferishta 75). He was also knowledgeable in spiritual sciences. Allama Najmuddin Abdul Aziz Damishqi was a great philosopher. Under the tutelage of Imam Fakruddin Razi, one of the most

prominent scholars in the Islamic world, he accomplished his advanced studies. He was well regarded by Balban, who visited him on Friday as well to enjoy his conversation (Ferishta 76). Shaikh Sirajuddin Abu Bakr was a prominent expert on Arabic language and literature who had moved to Delhi from Sanjar (Ferishta 76). He never stopped teaching, and many ulama and intellectuals profited from his expertise (Barani 46). Balban visited him every Friday. Great jurist (faqih) Maulana Sharafuddin Walwaji was renowned for his jurisprudence instruction. Balban also greeted him politely. Likewise, Burhanuddin Buzzaz and Qazi Ruknuddin Samani were well-known fiqh (jurisprudence) experts in Delhi. Balban had affection for both of them. Shaikh Nizamuddin Auliya of Delhi studied under Maulana Kamaluddin Zahid, a man renowned for his piety and spirituality. The Delhi's Ulama looked to Shaikh Shamsuddin Khwarazmi for encouragement because of his profound understanding of traditional and rational sciences.

The Khalji dynasty (1290–1320) saw some setbacks in education. Nonetheless, the first sovereign of the Khilji dynasty, Jallal Uddin (1290–1296), was a generous patron of literature. He selected Amir Khusrow (1253–1325) as Delhi's royal library's librarian. Ala Uddin, one of his successors, took a keen interest in education from 1296 to 1316, but afterward, he showed a more tolerant attitude towards men of letters. He established a Madrasah that was a part of Haud-e-khas. He is referred to as "The Strengtheners of the Pulpits of Learning and Religion and the Strengtheners of the Rules of Colleges and Places of Worship" in Alai Darwaza's inscription (Khan 14). He was a significant supporter of artistic potential. During Ala Uddin Khalji (1296–1316 AD), Delhi had developed into a large metropolis for people moving from the Muslim East. Due to the inability of migrant intellectuals from faraway areas like Bukhara, Samarqand, Iraq, and Iran to transport their priceless collection of books and manuscripts to India, emphasis was placed on subjects like poetry, local history from the present, law, grammar, and other topics that did not require the use of libraries. Nonetheless, all major cities had a sizable number of schools and universities (Chopra et al. 152).

Ghiyas Uddin Tughlaq (1320–1325) was one of the Tughlaq dynasty's rulers renowned for his education and encouragement of scholarly people. He was in close contact with the ulama and the mashaikh of his time, and Delhi had up to a thousand Madrasahs. When a kid was born in his harem or when he learned that his forces had won, he used to send gifts to them (Nizami 102). Teachers' salaries under Sultan Mahammad Tughlaq's reign (1325–1351) were paid out of the government treasury. Because education was so widespread in antiquity, slave girls served as intellectuals, Hafiz of the sacred Quran, and science and math teachers. Muhammad Tughlaq was a very accomplished individual. Together with the Holy Quran, he knew by heart literature on various arts (Qasmi 24–25). Sultan Firoz Shah Tughlaq (1351–1388) was a uniquely talented and adaptable individual with tastes in literature and the arts. His commitment to education, literature, and building was superior to all preceding. Being a reasonably well-educated king, he focused on promoting Islamic knowledge and literature. The foundation of numerous Madrasahs and the generous giving of stipends and sustenance expenses to the erudite significantly reinforced his image as a benefactor of study. In his *Futuh-i-Firoz Shahi*, he writes, "One of the blessings

of God, endowed on the humble servant, he was facilitated to create works of public utility. I constructed innumerable mosques, Madrasahs, and Khanqahs so that the alims and mashaikh, devotees, and pious men might commit themselves to the worship of the Islamic teachings." (Tughlaq 11).

According to Barani's detailed account, Sultan Firuz Shah intended to build the Madrasah far from his city of Firozabad, in the middle of picturesque landscapes. As a result, away from the city's noise, the professors and pupils could focus on their endeavors. The Madrassa-i-Firoz Shah was built on the southern bank of the Hauz-i-Khasas (Zaki 85). For the learners and instructors, there were separate dorms and residences. All students received stipends, while lecturers received maintenance allowances in the form of villages. Zia Uddin Barani (1285-1358) asserts categorically that Sultan Firoz Shah (1351-1388) ordered that the students who found it difficult to obtain a stipend of ten tankas during the previous reign be paid one hundred, two hundred, or three hundred tankas for annually. According to Barani, the Madrassa-i-Firoz Shahi's environs and tall buildings are so beautiful and charming that Delhi residents who visited were so enamored that they built homes nearby. A little city was created due to those wealthy residents leaving the metropolis and relocating close to the Madrasah (Barani 465). Students from various locations came to Madrassa-i-Firoz Shah to study under the tutelage of Maulana Jalal Uddin Rumi because of his reputation as an expert in tafsir, hadith, and fiqh. A poem written in honor of the Madrasa-i-Firoz Shahi by contemporary poet Mutahhar of Kara supports Barani's account. He claims that in addition to the soul-stirring surroundings, opulent buildings, and gardens, the Madrasah's instructors were experts in Iraqi philosophy and skilled Arabists (Azizuddin Hussain 16-17). Moreover, Firoz Shah Tughlaq had remarkable intelligence and morality. *Futuh-at-e-Firoz Shahi*, an autobiography he wrote, is its designation. Scholars were dispatched to various regions of his kingdom to spread education. He gave needy orphans and slaves extra attention in education and training, allowing them to learn about religion and other arts and crafts. In "Tarikh-e-Firoz Shahi," Shams Siraj Afif (1342-1399) reports that as many as 180,000 slaves had received education and instruction in various arts, sciences, and crafts (Afif 85). He also paid special attention to girls' education and set up separate institutions. Ibn Battuta, a renowned traveler, records that Hanor (in south India) had thirteen schools for girls (Khan 15-16). Firoz Shah was also interested in providing education to his slaves. Hundreds of his slaves received instruction in various areas and evolved into multiple types of artisans. According to Afif, some slaves spent their time reading and memorizing the holy Quran, while others engaged in religious studies or copied books. Over 12,000 slaves were converted to artisans (hasib of different sorts) because some were placed under tradespeople and learned mechanical techniques (Havell 190). The slave team owned by Firoz Shah occasionally receives unwarranted criticism. He improved his slaves' social, intellectual, and economic standing, turning them into contributing members of society.

The discipline of medicine underwent significant advancements during Firoz Shah's rule. A list of ailments and treatments is provided in the *Sirat-i-Firoz Shahi*, demonstrating the Sultan's dedication to the subject. Moreover, the science of

surgery was constructed. Furthermore, new operational tools were developed. A device could be used to determine where a child was located inside the mother's womb. In actuality, Firoz followed a modern strategy by gathering patients who were mentally sick and having them imprisoned at the hospital for treatment. He also constructed a hospital where the wider populace received treatment. There has been advancement in astronomy and the mechanical sciences as well. The list of mechanical devices described by Afif provides insight into the progress of mechanical science (Afif 369-370):

No.	list of mechanical devices
1	Tas ghuriyal, a gong, is meant to regulate the time of prayers. It was prepared by Firoz Shah in cooperation with astronomers and was placed in the Darbar Hall of Firozabad.
2	Large size revolving cauldrons, for cooking ten fat sheep.
3	Claundron stands, with ten legs to carry the 'revolving cauldrons.
4	White dome, with a special portico (fariza), a part of the royal camp.
5	Azhdar Peel, fixed on the backs of elephants.
6	Huge drums tied to the backs of elephants during hunting expeditions.
7	Two astrolabes (usturlabs) indicating direction.

Due to his involvement in battle, Bahlul Lodhi (1451-1489), the originator of the Lodhi dynasty (1451–1526), did not significantly contribute to this area. But whenever he had free time, he hung around with wise men and poets and promoted learning. He established some Madrasahs for his followers' moral and intellectual advancement. His son Sultan Sikandar Lodhi (1489–1517), who wrote poetry under the pen name Gulrukh, was also renowned. His Diwan contains eight or nine thousand verses. His three key accomplishments during his reign-for which he will always be remembered-made his power noteworthy. Firstly, he mandated education for all of his subjects (at a particular level) and ordered all his military leaders to receive an education. Secondly, he elevated Persian to the status of a subordinate administrative language. As a result, Hindus began learning Persian in institutions that were not affiliated with mosques. This made it possible for a particular educational stream to become secular. Finally, he placed a strong focus on the teaching of rational sciences, at the expense of religious education, in his educational policies. Many Madrasahs were founded in Sikandar Lodhi's empire. The highly regarded Madrasah Tulanabi, named for Maulana Abd-Ullah Tulanabi, was founded (a scholar of Persia and settled in Delhi). He had updated and included a few new works on philosophy and logic. His court was visited by intellectuals from many nations, especially those from Arabia and Central Asia. At his residence, he was joined by seventeen intelligent men because of his intense interest in education (Khan 19). When describing Sultan Sikandar Lodi's kingship, Shaykh Rizquallah

Mushtaqi writes, " in every town and area where the powers of Islam have obtained an upper hand and have become popular, *masjid*, *jamaat khana*, and *khankah* were formed, and competent people were assigned in the *Maktabas* and the *Madrasahs* as *Muallim* and *Mudarris*. The *Umara*, their sons, and the troops studied in these institutions while also occupied in prayer and meditation. Those who could be able to do so fulfill their obligations in Allah's duty by running these educational institutes (Jafri 143-147). The local rulers always attempted to attract specialists and prominent academics to teach in the *Madrasah* to promote the legacy of Islamic learning at the personal and organizational levels.

Manqulat (Traditional) and Maqulat (Rational) sciences were the two main divisions of the Islamic educational system. The traditional sciences included tradition, history, law, and literature, while the rational sciences included philosophy, logic, medicine, astronomy, and mathematics (MUNOTH 6). The Delhi Sultans contributed significantly to India's general educational system. Due to this, Muslim education in the area has shown to be a stalwart by paying particular attention to the Subcontinent's educational culture. Under the Delhi Sultans, *Madrasahs* were one of the primary institutions for higher learning and wisdom. Remembering, understanding, applying, analyzing, evaluating, and creating are the modern theoretical approaches to teaching and learning (Momen et al. 515-520). During this period, this method existed in higher education, students explored and debated *hadith*, mysticism, grammar, and *fiqh*. The migrant students from various Islamic nations, mainly from Central Asia, had a positive impact on the region's overall higher education curricula (Mobasher 122-125).

Learning Institutions of the Sultanate Period		
No	Name of Institutions	Meaning
1	<i>Infradi Ta 'limi Marakiz</i>	Individual Centers of Education.
2	<i>Majalis-i-Ilmi</i>	Academic Assemblies
3	<i>Majalis-i-Sufia</i>	Sufi's Assemblies
4	<i>Tajurbagahan-i-Mutali'ah-i-Ulum</i>	Observatories for the study of sciences
5	<i>Dar-ul-Shafa Ya Bimaristan-Barae Ta'lim-i-Tibb</i>	Hospitals – for the study of Medicine
6	<i>Marakiz-i-Ta 'lim-i-Takniki wa Zabani Ulum</i>	Centres for Technical and Vocational Education
7	<i>Zati Mutaliah wa Tahqiq</i>	Personal Study and Research

Figure 1: Various Institutions Through Which Education Imparted During Sultanate Period (Sabir 80).

The Curriculum of Education

Madrasahs are educational institutions with a religious foundation. All significant courses were delivered in these *Madrasahs* in Arabic and Persian, easier to grasp with a scholar or *Alem*. The *Madrasahs* provided higher education in disciplines including *Tafsir* (interpretation of the *Qur'an*), *Hadith* (Traditions of the Prophet Muhammad (SAWS)), *Fiqh* (Islamic Law), *Usul-i-Fiqh* (Principles of Islamic Law), *Ilm-e-Nahf* (Grammar), and *Adab* (Literature) (Mobasher 126-128). These were

primarily theological colleges with a linguistics component (Husain 72). Higher education subjects were instructed in Arabic. The following subjects made up the higher education curriculum (Mobasher 126-129):

No.	Name of Subjects	
1	Tafsir	Quranic Exegesis
2	Hadith	Traditions of Prophet Muhammad
3	Fiqh	Islamic Law
4	Usul-e-Fiqh	Principles of Islamic Law
5	Ilm-e-Nahf	Grammar
6	Adab	Literature
7	Mantaq	Logic
8	Tasawuff	Mysticism
9	Ilm-ul-Kalam	Scholasticism

Outstanding Arabic works, most of which were produced by the end of the eighth century, were studied by the pupils of that period. Scholars and students rarely learned these works alone because they were challenging. Alternatively, they used commentaries, glossaries, super-commentaries, and notes to study them (Robinson 155-161). These commentaries will eventually surpass the original manuscripts in popularity. Books that were particularly required reading for the course (Nizami 151).

During the Delhi Sultanate, mysticism was taught in the classroom. Shiabud-Din Abu Hafs Umar ibn Muhammad as-Suharwardiyya wrote *Awariful-Maarif*, literally translated as "Knowledge of the Learned," (Anjum 37) focused on Sufi saints' sayings as well as the Quran and Hadith. The main stages of the Sufis were covered, and the beginning of Sufism and the meaning of the term "Sufi" were also covered (Sufi 27). It was written in Macca and contained sixty-three chapters. The Sufi Suharwardiyya order was founded by the author. This book was considered a text by several Sufis (Rizvi 190). The *Fususul-Hikam* by Muhyil al-Din ibn Ali al-Arabi was another book. Its name, "The Bezels of Wisdom," gained massive fame in India. It was made up of a collection of sayings and adages divided into twenty-seven chapters (Sufi 27-28). This work offended several ulemas, who charged the author with being a heretic. In any case, the work was the subject of several Arabic, Persian, and Turkish commentaries (Austin 1-12). Later additions to the curriculum included *Lamat* by Fakhr-ud-Din al Iraqi and *Nuqduh Nusus* (explanations and commentaries on Fusus).

As a result, twenty books were used to teach the nine disciplines that made up the course. The curriculum makes clear that Fiqh and Usul-e-Fiqh are important. *Mashariqul Anwar* served as the primary source for Hadith studies. The reading of this text was deemed sufficient. Individuals who also learned the Sunnah of Masabih were regarded as outstanding. Mysticism was a crucial subject since it was thought that studying it would help students develop their personalities. It was researched using four books. The leading standard textbook for literary studies was *Maqamatul-*

Hariri. There were no rational students in the class. Both *Sharh Shamsia* in Logic and *Sharhus Sahaif* in Kalam were examples of rational writings from this era. *Sharhus Sahaif* and *Tamhid-i-Abu Shakur Salmi* utilized texts for Kalam, but both could have been more knowledgeable. Higher education was divided into the "*Ilm-e-Zarori*" and "*Ilm-e-Fazl*" categories. The student received certification as a *Danishmand* (After completing some books as Kafiya, Mafsil, Qadoori, and Majmaul-Bahrain this level has been promoted) after passing the first level and after the next level as *Fazl* (Ahmad 15-20). The education system and curriculum of his period conserved as the precursor to the next Muslim rule (1526-1857) in the Indian subcontinent this time Molla Nizamuddin formulated a curriculum named 'Dars-i-Nizami' it has a great impact on Islamic education in south Asia till today (Momen 220-225). Under British colonial rule, Muslim education was led by the 'Darul Uloom Deoband', the first Qawmi madrasah in this region. Under the British, the Islamic culture and principles went under threat then this institution played a vital role in protecting and preserving Islamic principles and knowledge for the Muslim community (Momen et al. 65-71).

Conclusion

Finally, we can conclude that mosques operated as educational institutions with regular Madrasahs in India, just as in other Muslim territories. Moreover, a significant number of mosques were built all around the region during the Sultanate period. Educated individuals who visited India on their initiative or at their invitation frequently had close ties to these mosques. They followed the conventional Islamic system during earlier Islamic eras rather than implementing new teaching strategies. Even though religion impacted education, ulama and scholars occasionally emphasized the value and necessity of education for real success. The fundamental goal of education was characterized as a harmonization between secular and religious education through the provision of education in the arts, crafts, architecture, agriculture, medicine, and trade, among other practical utility-based disciplines. The Sultans had a high level of culture, and some rulers and aristocrats were talented writers. They showed a strong enthusiasm for cultural and intellectual pursuits. Higher educational institutions and centers of learning were built, and knowledgeable academics and learners were patronized and provided with all support available when necessary. Yet, many scholars have contributed significantly to advancing and developing Muslim education and learning through their intense passion for knowledge, individual efforts, and toil. Different institutions were used for delivering primary, secondary, and higher education during the Delhi Sultanate. There was no standardization, and there were regional variations in the system. Nevertheless, they did share certain similarities in their responsibilities. In Maktabas, young boys and girls received their early education. They were typically operated by locals and tied to mosques. In addition to khanqahs, which devout Muslims also managed, some Madrasahs provided higher education. Traditionally, secondary education was provided at the khanqahs in line with Islamic law and theology. Islam is a religion that encourages the pursuit of learning and a high regard for education. With these organizations, Muslims achieved their goal of widely disseminating education, which was seen as a fundamental obligation.

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Ancient Universities of India

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Abstract

India was a major centre of higher learning in antiquity and made significant contributions to astronomy, mathematics, and other disciplines. Ancient India was home to a number of thriving universities, including the internationally renowned Takshashila and Nalanda institutions. Particularly significant to India's intellectual traditions were logic and discussion. In order for a civilization to advance, ancient India valued education and knowledge. Ancient India held the view that argument and reason could lead to peaceful coexistence. This study aims to investigate and assess the cultural practises and historical development of the universities in ancient India. to comprehend how these ancient education institutions contributed to the growth of the Vedic and sacred cultures of the people at the time.

Keywords:

1. Introduction

The historiography of the university is permitted in terms of cultural and racial appropriation. The statement "the first university in the world" is one that carries a lot of weight. When it is stated that "A university is something more than a centre of higher education and study," it also offers an anomalous elevation of the historical form of higher education institutions.¹ The university is primarily a location where aspiring students can obtain advanced education. It is acceptable to infer that all academic learning in the ancient western world was offered in universities.² In the year 200 B.C.,

Alexandria, Athens, and Constantinople all had these institutions. They afterwards showed up in Beirut, Bordeaux, Lyons, and other locations. Eastern Muslims built universities in Cairo, Baghdad, and other cities. Around the year 1200 A.D., orthodox radicalism brought an end to the Western Muslim universities that emerged in Spain at Cordova, Toledo, and Sevilla and lasted for around a century. However, since Muslim universities in Europe were closed down, Christians in Europe realized the necessity for their own universities. The universities of Paris and Bologna were the first of them to get official recognition, having been founded in the twelfth century. Nevertheless, universities in ancient India had a more distinguished past than universities in western nations. They existed for centuries before Alexandria, Athens, and Constantinople, at least one of which thrived for many centuries. Learned people of considerable reputation and renown gave teachings within the sacred confines of Takshashila, Nalanda, and Vikramaila. These institutions originating in the eighth century B.C. and lasting until the second century A.D., it covers a period of more than two thousand years. a location where aspiring students can obtain advanced education.³

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Objectives and methodology

The purpose of this study is to examine and evaluate the cultural geography and history of the universities in ancient India. to understand how these prehistoric educational institutions contributed to the development of the Vedic and Buddhist cultures of the individuals at the time. Additionally, strive to offer a number of ways to describe and explain the identities of these venerable universities. This study examined the historical context of several documentary sources using a critical research methodology. The aspects of the current study are both analytical and descriptive.

Literature Review

The history of ancient Indian institutions has been the subject of several scholarly works. However, certain academic studies cover a particular institution; several discuss prominent institutions of the ancient period, while others concentrate on the educational philosophy of these institutions. The ancient Indian educational system, which attempted to arouse spirituality and implant higher concepts, is described in Anant Sadashiv Altekar's book *Education in Ancient India*.⁴ In his book, he discussed that throughout the Vedic era, education was universally accessible and centred around religion. Apparently, a small number of people, particularly priests or gurus, were tasked with delivering education. Individual education and domestic life were given priority in both systems, with the Buddhist system being democratic. In addition, F. E. Keay's book, *Ancient Indian Education: An Inquiry Into Its Origin, Development, and Ideals*, provides a comprehensive understanding of the ancient Indian education system, preserving it for public access.⁵ Furthermore, Radhakumud Mookerjee's work on *Ancient Indian*

Education, focusing on Brahmanical and Buddhist education, fills a gap in the literature. It discusses Brahmanical education's concepts, practices, and problems, while Buddhist education covers its background, system, discipline, and centres of instruction. The work also includes accounts from Jatakas, Milinda Panha, and other sources. Besides, there has been a great deal of research done on Nalanda, a significant Indian art centre in eastern India.⁶ B.N. Misra's book offers a thorough analysis of the history, culture, and artistic output of the area while emphasizing its important contribution to the previous century of Indian art. Three volumes comprise the book: art, iconography, architecture, and sources and context. The book offers an extensive overview of the circumstances surrounding Buddhism in Eastern India, emphasizing the abundant resources and linkages between the geographical region and adjacent artistic hubs as well.⁷ In contrast, D.G. Apte's book, *Universities in Ancient India*, offers a succinct overview of the "universities" that were present in ancient India. According to Apte, a university is "a centre where aspiring students are imparted with higher education." "The long period of about 2000 years beginning with the 10th century B.C. and ending with the 12th century A.D." is how he describes the commencement of the higher education tradition.⁸ Moreover, *The*

Encyclopaedia of Higher Education: Indian Perspective by Majumdar, R.C. (2005)

explores the evolution of higher education in India and highlights its impact on technological innovation and the enhancement of human resource competencies. Composed of historical surveys, committees, commissions, convocation addresses, and scientific and technological instruction, scholars should embrace the five-volume collection.⁹

Nevertheless, there hasn't been adequate study conducted regarding this subject, focusing on the social and administrative nature of these institutions. It is critical to comprehend the ways in which the Vedic and Buddhist cultures of the people who studied these ancient educational establishments evolved. Establishing several frameworks for identifying and explaining the identities of these prestigious institutions is also important. The results of this study may be used to investigate the ways in which these ancient educational establishments influenced the evolution of the Vedic and Buddhist cultures of those who existed during that era.

Takshasila

Takshasila is the oldest of several historic Indian institutions. It was well known as a centre of learning as early as 700 B.C. Pliny stated that the area was about 55 miles east of the Sindhu River.¹⁰ According to archaeological findings, the metropolis had a six- mile-square area. The location of the city has now been identified with the aid of the

numerous stupas, viharas, and temples discovered by Cunningham.¹¹ The Ramayana tells the story of how Bharata established the two well-known towns. A mile or two south-east of Kalaksarai, twenty miles west of Rawalpindi, and possibly close to Shah Dheri are the approximate locations. Takshaiila joined the Gandharva Deia after defeating the Gandharvas, and Pushkalavata joined the Gandhara for Taksha's second son Pushkala.¹²

Administration

Takshasila is presently known as a prestigious centre for higher education. Despite the difficult and lengthy journey, they were able to attract hundreds of students from far-flung regions of the subcontinent due to their excellence. The educator was in charge of everything related to their position and was an independent being. There was no set time limit for how long the training would last. His judgements about the course's length, the direction of the study programmes, the acceptance or rejection of applicants, and the creation of standards for managing the work were final. Several teachers advised their pupils to drop out of school because they couldn't fit into the cultural, academic, or ethical environment of their institutions. To celebrate the conclusion of the academic programme, no formal evaluations nor a ceremony to present certificates were held. The period may be cut short or extended based on the pupils' intellectual capacity, degree of effort, and level of devotion. Assessments were viewed as superfluous because the course material was important and in-depth.¹³

Education Procedures

The old Indian educational system provided primary instruction to youngsters between the ages of eight and twelve. Students at the ancient Indian schools ranged in age from about 16 to 20. According to a number of sources, thousands of students used to come to this city from far-off places like Banaras, Rajagraha, Mithila, Ujjain, Koiala,

Madhya Pradesh, and the Kuru Kingdoms in the north. The nation's intellectual hub was Takshaila, a central university that governed India's literary scene. Both literary and scientific or technical courses were widely available at Takshaila. It included analysis of its six auxiliary fields, including etymology, grammar, astronomy, prosody, and pronunciation expertise. The minister in charge of religious issues, Manu Smṛiti, was expected to be an expert on the framework. By this time, numerous books had already been written to aid in understanding the Vedic material. According to the author of Nirukta, a treatise on Vedic etymology, a man who only knew the chanting of the Veda but did not understand its value was like a pillar merely holding the burden, and that all wealth came to those who understood the meaning.¹⁴

According to one source, among the silpas, or crafts, were Sankhya, Nyaya (logic), Vaiseshika (atomic theory of creation), Arithmetic, Music, Medicine, the four Vedas, Puranas (antiquities), Itihasas (history), Military Art, Poetry, and Conveyancing. The silpas included the four Vedas, Nyaya (logic), Vaiseshika (atomic theory of creation), the four Vedas, the Puranas (ancient literature), Itihasas (history), Military Art, Poetry, and Conveyancing. A vocation or career focused on practical expertise as opposed to concerns about religion and literature is implied by the absence of precise descriptions for the eighteen Silpas. Although it is unknown what these disciplines were, it is evident that Greek language instruction began at this time and that many people, including those in the area, were able to grasp it.¹⁵ Every theoretical discussion was typically followed by a case study from real life, which motivated the student to do more worthwhile projects. In the sciences, the arts, and handicrafts, it was necessary to study both the theory and the practice of the various subjects. Hard study was necessary in specialized professions like medicine to make sure that students understood the material.¹⁶

Buddhism was created and evolved far from Taksha-Sila, which remained the epicentre of Vedic knowledge. However, considering the significant number of students coming from the eastern parts of the country, the Buddhist teachings at Takshasila must have found a place in the curriculum.¹⁷

Financial Affairs

“*Dakshina*” was a means for educated people to express their gratitude for the teachers' selfless efforts to support their growth in morality and knowledge. Students were not required to pay any fees. It was thought that knowledge was too sacred to be purchased with money. No one was ever treated differently or dismissed from the school for not paying their fees. Some affluent parents gave money in kind. In addition, rulers made financial contributions to the cause, both directly and indirectly, without having any type of control over these groups. In addition, at his

own expense, King Raghu of Ayodhya made all the necessary arrangements for lodging and feeding. Poor students would approach kings after finishing their studies to ask for help getting money for the dakshina to be given to the guru, and the kings would always heed their requests.¹⁸

Moreover, in ancient India, the prohibition of using an accomplishment to support one's livelihood was never an issue. No cases of ineligible students being asked to leave without admittance are documented. The reputation of Takshasila's teachers must have compelled candidates for admission to thoroughly assess their own capacity to comprehend the advanced level of knowledge offered there.¹⁹

Eminent students of Takshila

It is regrettable that we have no idea who the distinguished teachers were who graced Takshasila's holy grounds. According to legend, Panini, the finest grammarian of the Sanskrit language, attended this university. Jivaka is reputed to have fixed the fistula of the Emperor Bimbisara. He was a medical expert who had studied under a "world-renowned physician" for seven years. He is also credited with curing King Pradyota of Ujjayini's jaundice. He became well known for his surgical techniques. As has already been mentioned, the Kusans conquered that part of the country in the first century A.D. and held it until around 250 A.D. They weren't exposed to any kind of study or culture. The Hunas totally extinguished the waning flames of learning in the middle of the 5th century, dealing them a devastating blow.²⁰

Nalanda (425 A. d. to 1205 A. D.)

The institution was founded by Sakraditya, and it was enlarged by his son Buddhaguptaraja. This was the place where the Buddha and his disciples had stayed (523 BC–477 BC) and where many debates on Buddhist concepts had taken place. So, despite the fact that the area had been a significant religious and educational hub during the reign of Nagarjuna in the second century A.D. and even earlier during the reign of Buddha, it wasn't until the early fifth century, when a flow of scholarly pilgrimage began to circulate towards the area, that it was transformed into a university. Nearly all of this university's time was spent with royal backing, which is a rare benefit.²¹

Historical landmarks of Nalanda

Archaeological research has so far uncovered three monasteries and one temple structure. The first Sangharama was built by Sakraditya (415–455 A.D.). Later, the Central Indian king Srib'arsha and his son Baladitya added a second to the north of this.

The largest monastery complex's north wall is 203 feet long and 6 feet 6 inches thick and is located on the complex's farthest southern point. It has been found that the main walls of Threetangle are constructed of bricks that measure 9'-6", 6'-0," and 12'. Additionally, he built a huge vihara that was 300 feet tall and "erected as if with a view to seeing the Kailasa peak surpassed." His son Vajra built another Sangharama to the west. According to Hiuen Tsiang, the Nalanda complex consisted of six monasteries. With lavishly painted towers, gorgeous turrets that resembled jagged

mountaintops, and lighthouses that were lost in the early mist, all of these monuments were stunning in terms of their size and height. The upper chambers towered above the clouds, providing a vantage point from which to see the clouds and winds take on ever-altering shapes. Each of the outside courtyards, where the monks' quarters were, had four tiers. Dragon projections, coloured canopies, pearl-red pillars, elaborately carved balustrades, and stage roofs constructed of tiles that reflected light in a variety of colours were all features of the production.²²

Education Procedure

According to Hiuen Tsfaiig, Nalanda was an institution that solely provided higher education. Only 20% of students who stepped in for admission passed the test, forcing the other applicants to return home in disappointment. A extremely high standard of morality was set for all of these students, and they were held up as ethical examples to follow. Over the course of the school's seven-century history, not a single instance of culpable disobedience has been documented. These intellectuals arrived in bulk from Mongolia, Mongolia, China, Korea, Tibet, and Tokhara.²³

According to the Vahayanists, objective phenomena are deceptive and fleeting, similar to skyflowers. As evidenced by the high number of academics who wrote, read, and translated Tantric works into northern languages, Tantric was a hugely popular

subject at this university. While still enrolled in undergraduate programmes, several students took advanced grammar courses. After that followed the study of prose, poetry, logic, and philosophy. Sanskrit literacy was a requirement for Buddhists; therefore, these students studied its grammar. Since Sanskrit literacy was required for both Buddhists and Hindus who attended institutions, these students studied the language's grammar.²⁴

Since Buddhism was only for hermits and monks, no Bhikkhu could take gold, silver, or any other gift that could be used as money. The violation of this injunction was considered a serious offence. The acceptance of gifts in kind is possible. Among the gifts that were given to the Sangha were gardens, temples, lakes, monuments, and viharas. Regularly, laity devotees would give the Sanghas food in the form of ghee, butter, oil, honey, molasses, and sugar. The Guptas, Vardhanas, and Varmans each contributed money to fund the organization's expenses. Among the contributors are King Kumaragupta I, Buddhagupta, Tathagata-gupta, Baladitya, and Vajra. The list of these contributors includes the names of the kings Kumaragupta I, Buddhagupta, Tathagata- Gupta, Baladitya, Vajra, and Harsha Vardhana. Devapala, the Pala king of Bengal, is said to have donated five villages for the congregating of revered Bhikkhus as well as for the upkeep and care of monasteries. There are rumours that Purnavarman and Yasovarmadeva donated a contribution equal to what the entire Nalanda institution would have cost.²⁵

Accommodation

All Buddhist institutes offered free board and lodging. There have been periods in Buddhist education's history when monasteries or viharas offered every convenience.

This shouldn't apply to anyone other than Buddhist teachers, especially back when contributions to the faith weren't pouring in like crazy. Similar to Hindu institutions like

Purusha and Prakrti, where it was encouraged due to its educational advantages, begging was also practised. Its educational value derives from the way it teaches students to be humble and renounce everything.²⁶ However, there were reportedly ten thousand monks living at Nalanda at one point. Around one thousand five hundred of them were teachers, with the remaining rest of the students enrolled in a variety of topics and at various academic levels. It has been noted that there are typically hundreds of lectures or conversations per day. Seven to eight pupils were often assigned to each teacher, making it very convenient to provide each student with individual attention.²⁷

Reliance and restrictions

Manuscripts were in high demand during the period, thus Sanghas Bhikkhu was in charge of making arrangements for their copying as well as their preservation and security. The council also discussed the financial aspect, including building construction and refurbishment, obtaining and providing food to inmates, and allocating housing to both teachers and students. The interconnectedness and effectiveness of each member organisation were maintained notwithstanding this federated form of management. The instructor oversaw a group of his own students who resided in his care. To maintain good relations, the federation developed regulations that both teachers and students must abide by. Relationships between the constituent groups were adjusted using rules created specifically for this purpose in the case of serious offences like endangering life, stealing, committing impurity, lying, drinking, disparaging the Buddha, Dhamma, and Sangha, holding false doctrines, and improper conduct with Bhikkhunis (Buddhist nuns). As a result, reliance and restrictions were carefully balanced.²⁸

Sanctuary

The large collection of manuscripts from Nalanda was housed in three splendid buildings with the fitting names Ratnasagara, Ratnodadhi, and Ratnaranjaka. It is occasionally said that professionals from other civilizations would copy books from these libraries and transport them back to their respective countries, which greatly benefited the dissemination of knowledge. Hiuen Tsiang, a Chinese traveller who attended this university and learned about the Bhutas, Nirgranthas, Kapalikfis, Sankhyas, and Vaiseshikas, may be included on this list. One thousand Panditas from Nalanda University reportedly joined the gathering that Sri Harsha called at Kanyakubja (Kanoj) to study the Hiuen Tsiang treatise.²⁹

Decline

The institution worked hard up until the year 1100 A.D., when Vikramasila, which was receiving a larger portion of royal sponsorship, started to overshadow it. The university was destroyed by the Muslim conquerors under Bakhtiyar Khilji at the end of the twelfth century, and none of the monks remained to tell the sad tale of the

university's fate. Additionally, priceless books from the university were maliciously set on fire and destroyed.³⁰

Valabhi

The University of Valabhi was located in the Saurashtra state in western India. The area is reminiscent of an old state. Buddhist scholarship that supported Hinayana Buddhism was a common feature. Valabhi, which was established because of the kindness of the Maitraka emperors, who ruled from 480 to 775 A.D., had previously been a rival of Nalanda in the field of education. Due to its location on the coast, it was a key port for international trade at the time. There were 6,000 monks attending the institution

when Hiuen Tsiang visited in the middle of the seventh century. For them, there were hundred monasteries available.³¹

Education system

Valabhi championed Hinayana Buddhism, yet his support was neither solitary nor restricted to one area. Some of the students were employed as servants by the monarchs to run their kingdoms. There are references to Brahmana students from the Gangetic Plains who study at this university. In addition to religious classes, training was provided in fields such as Niti (political science). Statesmanship, administration, and varta (business, agriculture) The narrative of a Brahmana who chose to send his son to Valabhi rather than Nalanda or Banaras is told in the Katha-Saritsagara. This is due to Valabhi's stellar reputation in northern India. Very little is known about the eminent scholars who lived there. Gunamati and Sthiramati, the names of two of its Panditas, are the only exceptions.³²

The majority of the residents, who were incredibly wealthy and giving, gave the money needed to keep the university running. The nation was ruled by the Maitraka monarchs from 480 to 775 AD, and they provided assistance for this university. They generously donated money to support the university's operations as well as the library's construction. The institution experienced a minor setback as a result of the Arab invasion's victory over the Persian emperors in 775 A.D. The university continued to receive large endowments from the Maitraka monarchs' descendants.³³

Vikramashila (800 A.D. to 1203 A.D.)

Vikramaiila Vihara was associated with Sultanganj in the Bhagalpur district, and Cunningham with the village of Silao close to Badagaon, according to Dr. S. C. Vidyabhiishana. In the seventh century A.D., king Dharmapala founded it (circa 785– 800). A renowned centre of study, the Vikramaiila Vihara (Buddhist monastery) was located in northern Magadha on a hilltop by the banks of the Ganga (Bihar) for the whole

of the university's existence, or up until 1203 A.D.³⁴ The Vikramasila structures were

attractive and well-designed. With a beautiful Mahabodhi temple in the centre and six gates leading to the institutions, the land was scattered with 108 temples and six

college buildings that resembled lotus petals. Each of those six buildings had a substantial wall surrounding it and spacious lecture halls.³⁵

Education System

As its name implies, the organisation espouses the more militant Mahayana style of Buddhism. There must have been exceptionally high expectations for the former students. This may be due to the fact that Buddhism is not a wholly new religion, despite what the general public thinks. It is essentially a subset of Hinduism and, in terms of social and religious practises, is most similar to its parent religion. In light of these conditions, it makes sense that they would have given renunciatory education precedence over activities that might have improved their social life. It's critical to keep in mind that universities were built with prospective students in mind.³⁶

In the traditional Pathasalas, which are run according to ancient principles and teach the same ancient subjects, degrees have only recently been granted. Hindu colleges did not frequently award degree parchments to students who successfully completed their courses. There were two portraits of Nagarjuna and Atisa on the walls of the university.

Jetari and Ratnavajra have both earned degrees from Kings Mahlpala and Kanaka at this university.³⁷

Eminent scholars

During Chanaka's leadership, the following six eminent logicians were tasked with the duty (955–983 AD). Ratnakarasanti occupied the east gate, Vagis-varakirti the west gate, Naropa the north gate, Prajna-karamati the south gate, and Jnanasrimitra the second. Dharmapala, the Bengali king, built Vikramasila, which had room for 128 scholars and other specialists. Many of these professors also wrote books in Sanskrit on a variety of themes and translated numerous materials into Tibetan. Atisa is credited with the creation of 200 books, the vast majority of which are original works, with the remainder being translations.³⁸ Bakhtiyar Khilji, a Kutub-ud-din official, was responsible for this university's tragic demise in 1203 A.D. The native Buddhist monks were all slaughtered and had their heads shaved. The conquerors mistakenly thought the buildings were fortresses before realising they were actually viharas.³⁹

Conclusion:

Ancient universities in India have a more illustrious past than those in the ancient western hemisphere. At least one of these, Takshaila, thrived for several centuries before Alexandria, Athens, and Constantinople Universities. Additionally, the education and research activities at the universities in ancient India were more spectacular. Scholars of considerable rank and reputation taught in the sacred confines of Takshaiiia, Nalanda, and Vikramaila. They served as educational and scholarly Vedic and Buddhist centers. In the Vedic worldview, anthropology plays a significant role in the cosmos as a whole, and humans are very essential (Elby, 2014, p. 132).⁴⁰ Ancient India's higher education

institutes gathered, preserved, taught, and discussed the Vedas. Six courses, comprising phonetics, poetic metre, grammar, etymology, linguistics, rituals and rites of passage, and astronomy, were taught in ancient colleges as part of the Vedas and its ancillary sciences, known as the Vedangas. It is impossible to overstate the significance of the Vedic books and the "universities." Moreover, they had a widely considered relationship with their students, and there is no other relationship between a teacher and student that is more ideal in the lengthy history of educational theory and practise.

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Professionalism Measurement Scale: Assessing Professionalism in Bangladesh Civil Service Administration

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Abstract

The aim of the study is to identify a professionalism measurement scale for assessing professionalism in public service of Bangladesh. The study has employed professionalism measurement scale comprises four dimensions and related twenty issues for assessing professionalism among Bangladesh Civil Service (BCS) administration officials, though it certainly needs further refinement and more validation. It incorporates certain values, such as loyalty, neutrality, transparency, diligence, punctuality and effectiveness. The study reveals that the practice of professionalism in civil service is being hampered by varied and unwanted political influence as well as personal interference. The analysis also found deficiency of need-based training for all. Moreover, structural deficiencies in monitoring and feedback as well as measuring performance of the officials have been identified in this study. Despite having some measurement limitations, the study has developed a professionalism measurement scale which is certainly a new edition in assessing public service professionalism.

Keywords: Professionalism Measurement Scale, Civil Service, Administration

1. Introduction

Professionalism is essential for successful completion of every job. Professionalism indicates specialisation, expertise in a particular area. Only “occupationally controlled” knowledge and skills are not enough for public service professionalism. It is clear that private professionalism or occupationally controlled professionalism is evolved from any particular job or occupation with an aim to earning money or profit in principle; while public service professionalism develops with a view to fulfilling particular commitments and responsibilities to public. Professionalism in private sector is practised under some professional bodies or organisations; in contrast, public service professionalism does not need that kind of licensing system. But public service officials certainly have authority, may be legal or constitutional. Private professionals have limited number of customers who vary from profession to profession; while public service professionals need to deal with all kinds of customers/service seekers of the society. The present study develops a professionalism measurement scale comprising four dimensions along with twenty related issues to measure the practice of professionalism among civil servants of Bangladesh from administration cadre.

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Measurement of professionalism among people of different education and academic backgrounds working under the same umbrella of public service is a complex issue. So, the study tries to identify an important scale for measuring professionalism. Richard Hall's (1968) work was regarded as the classical treatment in professionalism. He developed an attitude scale to measure the degree of professionalism. He used ten items to measure each of his five attitudes of professionalism: total fifty items. Later Snizek (1972) modified Hall's scale to twenty-five professionalism items. They both reported five attitudes indicative of professionalism: (1) use of professional organization as a major referent, (2) belief in public service, (3) belief in self-regulation, (4) sense of calling to the profession and (5) autonomy. Considering these issues or dimensions of professionalism, the present study focuses on four professionalism dimensions/sub-scales consisting of twenty items. These are: Dimension 1: Expertise/Training; Dimension 2: Fairness of Judgement; Dimension 3: Commitment; Dimension 4: Standards. The Scale certainly needs further refinement and more validation. External validity or stability of this scale cannot be confirmed as the cases have been investigated only once.

If the professionalism scale suggested in this study can be implemented, both service givers and service seekers will be benefitted in many ways: satisfying service seekers by fulfilling the needs in time and efficient service in one hand; while giving unified training, assurance of a smooth career development and, a good monitoring and feedback system for the service providers. For all of these, there must be a good management structure in the service. It can be suggested here that a good internal management system with legal framework, obligation to service rules and regulation will certainly contribute to developing professionalism; at the same time, minimizing political influence in decision making.

2. History of Civil Service

There is no denying the fact that Bangladesh Civil Service (BCS) has inherited many things especially in terms of structure and function, firstly from British administrative systems, and then from Pakistan civil service having evolved through a number of reform commissions and committees, plans and strategies in Bangladesh phases. Azizuddin (2008) says,

“After independence public administration began to seek to adapt to the time and the needs of an independent nation, but change has been small scale and piecemeal, and the basic framework has remained mostly unaltered. However, the structures of civil service remain largely rigid and historically determined, with complex rules and procedures, and serious internal tensions (p. 59).”

After the emergence of Bangladesh, the Administrative and Services Reorganization Committee, 1972-73 proposed a structure of the country's civil service. But the proposal did not come into light because of a change of that government. Later the Pay and Services Commission, 1976-77 recommended a four-tier structure of services. Originally there were 30 cadres in the BCS. In 1990, BCS (Secretariat) was merged with BCS (Administration). In November 2007, the lower judiciary in

Bangladesh was separated from the executive. As a result, BCS (Judiciary) has become a separate service known as Bangladesh Judicial Service and it is no longer a cadre of BCS. In November 2018, BCS (Economic) cadre was merged with BCS (Administration) cadre by gazette notification. The government as per gazette also amended BCS (Re-organisation) order, 1980 to remove the entry of BCS (Economic) cadre. Now, the number of cadres is 27 in the civil service.

3. Statement of the Problem

People assume that there is a big room for developing professionalism in Bangladesh civil service administration. It is widely viewed that the service has now been suffering from an identity crisis hanging between professional neutrality and political loyalty. In other words, it has not grown up as a professional body yet. This is partly because of its lack of having internal management systems and, mostly because of partisan political interference. The democratic governments in Bangladesh have repeatedly tried to politicize the civil service in order to achieve their narrow political interests; public servants have become prone to political influence and even sometimes unchecked corruption. Persuasion or lobbying is a common affair for promotion, good posting and transfer, or placement. The practice of lobbying is an efficient mechanism for individual gain at the cost of professional norms and universal application of rules.

In general bureaucrats need to be allowed to operate in the professional sphere with universal norms and code of behaviour rather than in the political arena with narrow political motives and gains. If they have been engrossed in narrow politics or in fulfilling personal and group interests at the cost of professionalism, they are going to lose neutrality and universality and in turn would become biased and weak in morale. Ali and Shawkat (2007) opines, “in practice, as is sometimes the case with the real world of government and politics, civil servants, otherwise described as government servants, are erroneously perceived as the servants of the political party in power.” Azizuddin (2008) mentioned about the decline in the capability of civil service. He points out that the civil service is lacking professionalism. Training and development of the civil service falls short of the required standard. Moreover, training based or need based posting/promotion system has yet not been established in BCS administration.

Given the above scenario, how can we expect present day's Bangladesh civil servants to be professionally neutral and citizen oriented? It is clear that they cannot run their business depending on their judgments and, following professional norms and values. Sometimes, they need to comply with situations that are not desirable for their professionalism development as well as beneficial for common people. Though BCS (Administration) officials are the central part of executive body, they cannot discharge their duties as a professional body. This

4. Objectives of the Study

The objective of this study is to develop a professionalism measurement scale in order to diagnose the practicing professionalism among BCS administrative

officials; and to come up with a set of policy recommendations for practicing professionalism in service. The specific objectives are:

- to develop a professionalism measurement scale to critically review the practice of professionalism among BCS administrative officials;
- to suggest effective ways of developing professionalism to enhance their capacity development.

5. Literature Review

5.1 Concept of Professionalism and Public Service Professionalism

Cambridge Advanced Learner's Dictionary and Thesaurus defines professionalism as 'the combination of all the qualities that are connected with trained and skilled people.' Oxford Advanced Learner's Dictionary mentions that professionalism is 'the high standard that you expect from a person who is well trained in a particular job.' Keeping pace with these definitions, John North, the President, and Law Council of Australia on 10 November 2005 indicates, "the core elements of professionalism are the attainment of high levels of skill and judgment, as well as standards of work, ethics and professional conduct."

Sherwood (1997) suggests that "(1) professionalism is critical to the capacity of governments to perform; (2) an environment that is supportive of public service professionalism makes a real difference." While Sherwood (1997) opines that "public service professionalism largely involves the acquisition of political values and knowledge"; Green, Keller, and Wamsley (1993) mentions that public service professionals will demonstrate "sound moral insight and judgement in their decisions, and exhibit integrity and commitment in institutional missions." Sherwood (1997) concludes that "public service professionalism is a matter of extreme significance to the achievement of effective, responsive government. Caiden (1998) clearly points out, 'civil servants in all countries working in an environment in which they need to cope with rapid and accelerating changes, increasingly complex problems, intense citizen pressures requiring rapid governmental response, and demands for transparency and accountability in all their activities.' Caiden (1998) gives his definition of professionalism:

'What constitutes professionalism? Obviously, expertise in a specific area, expertise is rarely enough. We expect professionals also to exercise judgement in making diagnoses in complex situation, in offering recommendations, and in taking responsibility for their actions. We expect them to act according to standards of honesty, ethics and objectivity. We understand that they have a commitment to their chosen field, to advance their knowledge and skills, to perform at the cutting edge, to be passionately involved in the issues concerning their practice.'

5.2 Professionalism Measurement Scale

An overview of the extant research indicates professions share a number of attributes: (1) a body of specific knowledge gained through formal education, (2) a high level of developed skills, (3) some type of entry requirements, (4) a certification

or licensing process and (5) a set of behavioural norms and beliefs known as professionalism (Cullen, 1978; Fitzpatrick, 1983; Hall, 1968; Raelin et al., 1985).

Assessing professionalism was adopted from the professionalism survey developed by Hall (1968) and revised by Snizek (1972). Hall's (1968) work was regarded as the classical treatment in professionalism. He developed an attitude scale to measure the degree of professionalism. He used ten items to measure each of his five attitudes of professionalism with a total of 50 items. Later Snizek (1972) modified Hall's scale to 25 professionalism items. They both reported 5 attitudes/dimensions indicative of professionalism: (1) use of professional organization as a major referent, (2) belief in public service, (3) belief in self-regulation, (4) sense of calling to the profession, and (5) autonomy.

As mentioned above, Hall's (1968) original scale contained 50 items, but was refined to 25 items capturing the same five factors. It is the latter version of this scale that was used. This updated and revised professionalism scale has been used widely to assess professionalism among lawyers, accountants, dentists, internal auditors, computer scientists and market researchers (Bartol, 1979b; Bullard and Snizek, 1988; Kalbers and Forgarty, 1995; Snizek and Crocker, 1985).

Considering the above definitions and discussions, it can be mentioned here that professionalism needs to be interpreted from occupation perspectives. It has its origin in Adam Smith's 'division of labour' or 'specialisation'. Freidson (1994) identifies this 'specialisation' dependent on in-depth knowledge and skills being enhanced or modified by continuous training and experience. Freidson (1994, 2001) develops his ideal type professionalism centring individuals of specific professions. He has emphasised occupational controlled knowledge and skills of various professions. Going beyond occupational control and expertise, Sherwood (1997) describes public service professionalism containing certain 'values and knowledge'; while Green, Keller, and Wamsley (1993) talk about 'sound moral insight and judgement'. Some researchers like Ozga (1995), and Troman (1996) define professionalism from social or political contexts. United Nations (2000) report also puts emphasis on 'overall value' and 'responsibilities' of public service for enhancing its professionalism.

But the researchers like Caiden (1998) clearly hits on such issues/ qualities as "expertise, judgement, standards, and commitment" for public service professionalism. His definition of public service professionalism also includes transparency, and accountability of the work. Caiden's (1998) definition of professionalism covers professional expertise and professional standards as well as professional judgement and commitment from an individual or a group's perspectives. This interpretation of professionalism can be best suited for the study, as the present study deals with public service professionals to enhance their professionalism so as to develop their capacity. Considering Hall (1968) and Snizek (1972)'s scale of Professionalism and other researchers like Caiden (1998), Sherwood's (1997) issues or dimensions of professionalism, the present Study would like to analyse the following professionalism dimensions/sub-scales. These

dimensions have also been identified by the relevant literature review, background analysis of public service, and depending on field data collection. Under each factor/dimension several items will be investigated through collecting primary data. The items (total 20) under each factor/dimension are attached in the appendices.

Dimension 1- Expertise/Training: It is obvious that professionalism develops through increasing expertise. It is common for any profession that workers' professionalism is being displayed by showing expertise in their work. Professionalism is primarily connected with training and skill development. Most of the researchers as discussed above have identified expertise or training as the most important factor of professionalism (Sherwood, 1997; Caiden, 1998; Friedson, 2001; Cullen, 1978; Fitzpatrick, 1983; Hall, 1968; Raelin, 1985;).

Dimension 2- Fairness in Judgement: Caiden (1998) expects professionals also to exercise judgement in making diagnoses in complex situation, in offering recommendations, and in taking responsibility for their actions; while Green, Keller, and Wamsley (1993) talk about 'sound moral insight and judgement' of professionals. Judgement includes items like having proper ways of judging each other's competence, having proper ways of imposing penalties in case of irregularities and misappropriations in the service etc.

Dimension 3- Commitment: Researchers like Caiden (1998), Benveniste (1987), Keller, and Wamsley (1993), Friedson (1994) have identified commitment as one of the important factors of professionalism. According to these researchers, staffs or officers should have a commitment to their chosen field, to advance their knowledge and skills, to perform at the cutting edge, to be passionately involved in the issues concerning their practice. Freidson (1994) elaborates professionalism as "commitment to a particular body of knowledge and skill both for its own sake and for the use to which it is put."

Dimension 4- Standards: Researchers like Caiden (1997) talked about standards of honesty, ethics and objectivity of work. Others highlighted the issues of work environment. Existence of pertinent rules and systems with a good institutional set up can make public servants develop professionalism. Some sort of autonomy as by mentioned by Hall (1968) and supported by Snizek (1972) is critical of public service professionalism. Ozga, (1995) said, 'professionalism is best understood in context, and particularly in policy context.'

From the literature reviewed, we have noticed that books and articles have been written and discussed on professionalism regarding specialised occupations. But much works have not been done on public service professionalism. And in our country perspective, no particular articles have been found on professionalism measurement scales. The present study has tried to put a new light on assessment of professionalism in BCS administration by developing a professionalism measurement scale.

6. Methodology

The basics of Methodology of this empirical study comprise primary data collection, secondary data collection, data presentation through SPSS (version 26), data analysis and then data discussion.

6.1 Data Collection and Questionnaire Development:

For primary data collection a set of questionnaires was developed. Questionnaire was constructed to develop professionalism measurement scales. Reviewing some works on professionalism scales especially Hall (1968), Snizek (1972), Caiden (1998) the present study develops a Scale of measuring public service professionalism consisting of four dimensions and 20 items. Each item was replied by the respondents on the basis of five answers: strongly disagree, disagree, neutral, agree, and strongly agree. The reliability of the scales was measured through Cronbach's Alpha Coefficient and Pearson's Correlations test respectively. In both cases the scores were found quite satisfactory.

6.2 Population and Sample:

The population of this study is the members of BCS (Administration). The number of respondents was 157. The average age of respondents was 42.2 years. All the respondents have at-least three years of work experience in civil service. Among the respondents, 36% are mid-level officers (either Senior Assistant Secretary or Deputy Secretary) who have 8-20 years of work experience, 13% percent are senior level officers including Joint Secretaries and Additional Secretaries having 20 -27 years of work experience, the rest are junior officers i.e. Assistant Secretaries. All the respondents were post graduates in education. 27% was female among the total respondents.

6.3 Measures and Statistical Analysis:

Both single-item scores and scales were used in this study. Using SPSS (version 26), mean, standard deviation, number of items and internal consistency reliabilities for each scale are presented in Table 7-3 to 7-6. Survey responses were elicited to comply with standard Likert scaling procedures. Like Morrow and Goetz (1988), the instructions to respondents and response options were given, such that respondents indicated the extent to which they agreed with each statement/item on a 5-point Likert scale (options ranged from 1 to 5, with 1 indicating strongly disagree, 2 indicating disagree, 3 indicating neutral, 4 indicating agree, and 5 indicating strongly agree).

Primarily 6 subscales/dimensions and corresponding 25 statements/items were used to get responses from the respondents. Based on these 25 items, Principal Component Analysis (Varimax Rotations) was done. It was found that a number of items did not load appropriately on their theoretically defined dimensions (Morrow and Goetz, 1988). Five poorly performing items associated with subscales were deleted and 4 subscales/dimensions were retained using Principal Component Analysis. Cronbach's α (Alpha) found for each subscale was above 0.70 and the reliability of these four subscales ranged from 0.70 to 0.73.

7. Analysis and Findings

7.1 Principal Component Analysis (PCA)

PCA was conducted in order to have similar pattern of responses and to have potentially lower number of factors. Since professionalism is defined as a multidimensional construct, professionalism items were factor analysed (Morrow and Goetz, 1988). Moreover, Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy is an important method to show the appropriateness of data for factor analysis. In this study, the value of KMO for overall matrix is 0.706 which is good (Field, 2000).

Principal Component Analysis followed by varimax rotation was used for the number of factors to be retained or extracted for 20 professionalism items. This study assumed factor loading cut off point was 0.400; as Ford et al. (1986) said that factor loadings greater than 0.400 were meaningful. Stevens (2012) also suggested a minimum cut-off point 0.400 irrespective of sample size. Those less than 0.400 were deleted from the table to aid in readability (Morrow and Goetz, 1988). The number of factors was determined by eigenvalues greater than 1.

Table 7-1: Principal Component Analysis

Component	Total Variance Explained								
	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.965	24.824	24.824	4.965	24.824	24.824	2.964	14.821	14.821
2	2.491	12.453	37.277	2.491	12.453	37.277	2.822	14.108	28.929
3	1.566	7.829	45.106	1.566	7.829	45.106	2.355	11.773	40.702
4	1.391	6.954	52.060	1.391	6.954	52.060	2.272	11.358	52.060
5	1.132	5.662	57.722						
6	1.110	5.548	63.270						

Table 7-1 presented principal component analysis of professionalism items. The analysis showed that criteria for factor retention indicated a four-factor solution was appropriate for the 20 professionalism items, which explained 52.060% of the total variance.

Table 7-2: Rotated Component Matrix of Professionalism

Rotated Component Matrix				
	Component			
	1	2	3	4
1.The profession ensures equal training for all				.582
2. My colleagues and I really know how to do our work	.407			.541

well				
3. My colleagues and I know service rules and regulations very well.				.542
4. We really have proper ways of judging each other's competence.				.424
5. Violators of professional standards face fairly severe penalties				.710
6. I have much opportunity to exercise my own judgment				.606
7. My colleagues and I give service to people in time	.425		.625	
8. I can avoid political influence in decision making	.734			
9. There is enough monitoring and feed back in my work	.761			
10. My colleagues do not expect anything in personal when they serve.	.776			
11. I attend my work daily		.625		
12. I attend my duty just on time.		.707		
13. If I realize that I will be late, I contact the appropriate individual at the earliest possible time to inform them.		.433		
14. I am committed to helping others		.754		
15. I follow through with my responsibilities		.771		
16. I leave my duty just on time			.628	
17. I complete my assignments independently			.447	
18. I make my own decisions in regard to what is to be done in work			.710	
19. There is enough autonomy in my work			.613	
20. I do my work without personal interference of bosses	.406		.444	
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 6 iterations.				

Table 7-2 tabulated rotated component matrix using Principal Component Analysis. All the professionalism items of the matrix have value above factor loading cut off point (0.400). So, it is assumed that 20 professionalism items selected for this study are meaningfully loaded.

7.2 Professionalism Dimensions

Applying Principal Component Analysis, four professionalism dimensions/factors and their related 20 items have been analysed in the present study. The dimension wise correlation values of the items comprising the Professionalism Scale and the Cronbach's Alfa Coefficient of each dimension have been shown in the separate tables.

Table 7- 3: Descriptive Analysis of Dimension 1: Expertise/Training

Dimension and related items	Mean	S.D.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Training/Expertise Cronbach's Apla Coefficient (0.731)	2.557	0.926	Percentage				
1. The profession ensures equal training for all.	2.155	1.003	24.70	50.50	12.40	9.30	3.10

2. My colleagues and I really know how to do my work well	2.9 18	0.9 65	5.20	30.9 0	35.1 0	24. 70	4.10
3. My colleagues and I know service rules and regulations very well.	2.7 42	0.8 20	2.10	40.2 0	42.3 0	12. 40	3.10
4. We really have proper ways of judging each other's competence.	2.0 31	0.9 29	30.90	44.3 0	16.5 0	7.2 0	1.00
5. Violators of professional standards face fairly severe penalties.	2.7 53	0.9 58	7.20	37.1 0	30.9 0	22. 70	2.10
6. I have much opportunity to exercise my own judgement.	2.7 423	0.8 81	5.20	38.1 0	35.1 0	20. 60	1.00

From the table 7-3 it is inferred that the mean response of item 4 is 2.0309, which is the lowest of the five items. It means most of the respondents (75%) disagree of the fact that they have proper ways of judging their competence. Similarly, maximum number of respondents (75%) either disagree or strongly disagree regarding having the equal opportunity of training in their profession (item 1). Interestingly if we consider all other items, maximum respondents' replies were either negative or neutral about the issues. All the mean scores are below 3.00. It is indicated that the respondents mostly are critical of not having professionalism regarding training or expertise items/issues.

Table 7- 4: Descriptive Analysis of Dimension 2: Fairness in Judgement

Dimension and related items	Mean	S.D.	Strongly disagree	Dis agree	Ne utral	Ag ree	Strongl y agree
Fairness in Judgement (Cronbach's Alfa Co-efficient: .739)	2.595	1.02	Percentage				
7. My colleagues and I give service to people in time.	2.979	1.01	2.10	39.2 0	23. 70	28. 90	6.20
8. I can avoid political influence in decision making.	1.979	1.02 0	38.100	37.1 0	16. 50	5.2 00	3.10
9. There is enough monitoring and feedback in my work	2.495	1.13 8	18.6	43.3 0	11. 30	23. 70	3.10
10. My colleagues do not expect anything in personal when they serve anyone.	2.928	0.94 9	2.10	37.1 0	32. 00	23. 70	5.20

It is found in the table 7-4 that the lowest mean response of item 8 is 1.9794, which indicates, almost 90% of the respondents either disagree or strongly disagree or in

neutral position that they can avoid political influence in decision-making. Similarly, the respondents' opinions regarding having enough monitoring and feedback system in work are clearly negative as shown in item no. 9. Moreover, the respondents opine that they are not giving service to common people timely (item 7). They have also answered in positive that many officers expect personal gains when they serve people.

Table 7- 5: Descriptive Analysis of Dimension 4: Commitment

Dimension and related items	Mean	S.D.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Commitment (Cronbach's Alfa Co-efficient: .719)	4.208	0.663	Percentage				
11. I attend my work daily.	4.289	0.645	0.00	1.00	7.20	53.60	38.00
12. I attend my duty just on time.	4.134	0.731	1.00	1.00	11.30	56.70	30.00
13. If I realise that I will be late, I contact the appropriate individual at the earliest possible time to inform them.	3.928	0.781	0.00	5.20	18.60	54.60	22.00
14. I am committed to helping others.	4.433	0.593	0.00	0.00	5.20	46.40	49.00
15. I follow through with my responsibilities.	4.258	0.564	0.00	0.00	6.20	61.90	32.00

It is observed from table 7-5 that most of the respondents (more than 80%) have agreed or strongly agreed with the items/statements no. 11-15 for which mean scores are above 4 in all cases. It means that the respondents are mostly responsible for their work, they are committed to their work and, they attend their work daily and on time. It is clearly observed that the respondents mostly viewed in positive regarding having professionalism on Commitment subscales.

Table 7- 6: Descriptive Analysis of Dimension 4: Standards

Dimension and related items	Mean	S.D.	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Standard/Responsibility (Cronbach's Alfa Coefficient: .705)	2.680	0.984	Percentage				
16. I leave my duty just on time	2.454	1.137	19.60	41.20	19.60	13.40	6.20
17. I complete my assignments independently.	3.423	0.922	1.00	16.50	32.00	40.20	10.00
18. I make my own decisions in regard to what is to be done in my work.	2.969	0.940	2.10	34.00	34.00	24.70	5.20
19. There is enough autonomy in my work.	2.495	1.011	14.40	42.30	25.80	14.40	3.10
20. I do my work without personal interference of bosses.	2.062	0.911	25.80	53.60	10.30	9.30	1.00

From the table 7-6 it is inferred that the mean response of the item 20 is 2.0619, which is the lowest of the five items. It means, most of the respondents (90%) either disagree or strongly disagree or in neutral position that they can do work without personal interference of bosses. They also responded negatively regarding on time leaving the office or timely completion of daily work (item 16). Moreover, the mean scores of item 19 is 2.4948, which indicates respondents' negative replies on having enough autonomy in service.

8. Discussion

A professionalism measurement scale comprising four dimensions with related twenty items have been tested and analysed based on the responses of respondents. A standard five-point Likert scales were used for collecting responses. Cronbach's Alpha reliability test was measured for total 20 items (value is 0.829) as well as for each dimension related items (table 7-3 to 7-6). To see the consistency of the scales comprising dimensions and related factors, correlation and PCA using SPSS (version 26) have been done. The results of reliability test of the scales have been found satisfactory. The overall Cronbach's Alpha coefficient value is 0.829 and the dimension wise value in each case is above .70 (α ranges from .739 to .705).

It is evident from table 7-3 to 7-6 that the mean scores for dimensions are: Expertise (2.556); Commitment (4.208); Standard (2.680); Fairness in Judgement (2.595). It means Commitment dimension had the highest level of agreement with the statements/items. On the other hand, Expertise, Judgement; Standards dimensions got the highest number of disagreements with the related items. It is therefore inferred that respondents have replied that they have more Commitment in their work than Judgement; Standards and Expertise.

If we observe item wise result, it has been found that almost 90% of the respondents mentioned that they cannot avoid political influence in decision-making. Similarly, the respondents' opinions regarding doing work without personal interference of bosses and having proper ways of judging each other's competence are clearly negative as shown in items no. 20 & 4. The five statements/items with which the respondents mostly disagreed are items number 8, 4, 20, 1 & 16 having mean scores 1.9794, 2.0309, 2.0619, 2.1546, and 2.4536. It can therefore be explained that the respondents disagreed mostly with such items/statements 'I can avoid political influence in decision making'; 'We really have proper ways of judging each other's competence'; 'I do my work without personal interference of bosses'; 'The profession ensures equal training for all' and 'I leave my duty just on time'. On the other hand, the top four items with which the respondents mostly agreed are items 14, 11, 15, & 12 having mean scores 4.4330, 4.2887, 4.2577, & 4.1340. It can therefore be explained that the respondents agreed mostly with such items as 'I am committed to helping others'; 'I attend my work daily'; 'I follow through with my responsibilities'; & 'I attend my duty just on time'.

9. Conclusion and Policy Implication

The study has developed a professionalism measurement scale comprising four dimensions/sub-scales with related twenty issues for measuring public service professionalism. It will certainly add value to the existing research on professionalism.

It is obvious from the study that professionalism develops through growing expertise. And expertise is primarily connected with training and skill development. A kind of commitment to the chosen field, to advance knowledge and skills, to perform at the cutting edge has been identified as another important factor for developing professionalism. Public service professionalism should follow standards of responsibility and objectivity of work as mentioned by researchers. And, fairness in Judgement in public service should have systematic ways of measuring competence and performance for its members. The present study has found that BCS Administration lack in these issues.

Finally, it is said that despite the measurement problems in professionalism measure, the present study has tried to measure certain aspects of what is called 'public service professionalism.' Developing a professionalism measurement scale is certainly a new edition in measuring public service professionalism, though it needs further refinement and more validation. A limitation of this study is the inclusion of single professional group and doing research only from Bangladesh perspectives. External validity or stability of this scale cannot be confirmed. But internal insistency has been ensured and a new scale for assessing public service professionalism has been investigated and, finally developed.

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Learners' Percepts in the Evaluation of English Language Course at the Department of Mass Communication and Journalism, Jagannath University

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Abstract

The paper reports on a study that investigated what English language related items/tasks students of the Department of Mass Communication and Journalism (MCJ) at Jagannath University considered important to learn for their journalistic career. The study also explored to what extent the existing English language course meets students' needs and whether the course requires any modification. In order to fulfill the objectives of the study, 90 students of MCJ department were sampled through a questionnaire, two teachers of the concerned department were interviewed, and final examination question papers of the English language (EL) course of last ten years were analyzed. The results reveal that the current English language course in the MCJ department is not adequately designed to serve EL needs of the learners. Therefore, the authors provide specific recommendations for modifying the course.

Keywords: English for specific purposes (ESP), journalism, English language needs, course evaluation

1. Introduction

In recent times substantial developments have been evident in the media sector of Bangladesh. In fact, the introduction of new communication technologies and the impact of globalization has significantly helped the growth of media in Bangladesh (Shoesmith and Genilo, 2013, as cited in Genilo, 2019). Moreover, democratization in the media world has boosted the proliferation of private media in Bangladesh just after the reemergence of democratic governance in the late 1990s (Ullah, 2012a). According to the Ministry of Information of Bangladesh, 571 daily newspapers including 34 English newspapers are published in the country. There are also 170 registered online news portals. Besides, already 30 private television channels are in operation while 11 await telecast. (dhakatribune. com). This media growth is in turn fueling an increased demand for trained professionals (Ullah, 2012a). In order to provide this large industry with efficient graduates, degrees on Journalism and Mass Communication are offered in different public and private universities and other institutions.

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In this era of globalization, English language plays a crucial role to weave the world into a single thread and today's workforce is expected to be highly competent to continually improve skills and engage in lifelong learning (Ahmad, 2016). Accordingly, English is taught in almost all departments in Bangladeshi tertiary level education. However, one must understand the necessity to make language a professionally oriented subject because it should help to build students' better professional skill as well as to contribute to their education as persons maturing active members of a society (Kitkauskienė, 2006). Furthermore, journalism curricula should be forward-looking and future oriented (Ullah, 2012a). UNESCO designed model curricula for journalism education in 2007 which indicated that journalists should have the ability to ask questions and understand answers in national and local languages. They also added that for journalists hoping to work beyond their national borders, competency in English and other languages is recommended. They also mentioned the competence to present information in appropriate language and an effective journalistic form. Therefore, since the profession of journalism highly requires English language proficiency, the English language course in journalism departments should be designed in a way so that it serves the special needs of the graduates.

However, few of the MCJ departments in Bangladesh teach a specified English language course. Moreover, needs analysis studies are not conducted before designing language courses for such departments in Bangladesh. Although this research is not a complete needs analysis study, it deals with the following research questions:

1. What English language related items/tasks do students of journalism consider important to learn for their journalistic career?
2. To what extent does the existing English language course at the Department of Mass Communication and Journalism (MCJ) at Jagannath University meet the English language needs of the students?
3. Does the EL course require any modification?

English Language Needs in Journalism across the Globe

Studies conducted around the world unveil diverse findings regarding the English language needs of journalists or journalism students. According to some of the research works, writing, grammar and other related skills are highly needed in journalistic career. For example, Örnebring and Mellado (2016) conducted a comparative study of journalists from Britain, Estonia, Germany, Italy, Poland and Sweden. The study based on an email survey of 2238 news professionals. The results found that "writing" was ranked as the most important skill across all countries. Writing skill fell under the category of reporting skill. The other necessary skills were grouped into editing skill and networking skill. Again, Dawning's (2010) MA dissertation titled "Analysing the English communication needs and difficulties of Journalism undergraduates in Hong Kong" investigated the English communication needs and difficulties of Journalism undergraduates in Hong Kong. The subjects of this research were 62 Year Two and Year Three Journalism students majoring in

Journalism and Communication in a local college. Findings from student questionnaires and in-depth individual interviews with students and instructors of a news writing and reporting course indicated limited vocabulary and poor grammar were the largest problems in interviewing and news writing in English. Majority of the students (above 60%) faced difficulties in understanding jargon in the answers of their interviewee. Many respondents also had trouble in asking follow-up questions for clarification. Translating interviewee's answers from Cantonese to English was found to be highly difficult by a large number of the participants. Similarly, Fosu (2011) wrote a research paper focusing on effective and appropriate use of English in newspapers in Ghana. The author pointed out that the majority of newspapers presented news in grammatically faulty and semantically confusing constructions. The article claimed that the training institutions in Ghana had taken English competence for granted and it recommended reorganisation of English studies. The paper testified that journalists required training in English language writing and accuracy.

On the other hand, several studies suggested that journalists need speaking and related skills. For example, Silver (n.d.) described some of the processes involved in designing syllabuses for the two-year English element in Journalism degree at University of Coimbra in Portugal. The study sampled both its first batch students who were in their graduating years and their current students. Results from the initial target situation questionnaire sent to practising journalists indicated that receptive skills predominated and talking to foreign colleagues was a significant English language activity. On the contrary, the questionnaire distributed among current students revealed that students considered accuracy, especially in spoken language, as a possible problem. As a result, the current students put speaking and pronunciation as their learning needs. In addition, Hadjer's (2022) Master thesis titled "Assessing Students' Needs in an ESP Context: The case of Journalism Students at the University of Biskra" attempted to identify the needs of Master One Journalism students at the University of Biskra, Algeria and assess the present English course through a questionnaire administered among thirty (30) students of journalism and conducting interviews with six teachers. The findings showed that the English course directed to journalism students did not meet their needs, and that they were not satisfied with the current learning situation. The items students thought important for learning included technical and general terms used in journalism, connectors, punctuation, grammatical structures, interviewing, describing event or a situation, reading course handout, reading newspapers, writing a report, translating and so on. In terms of overall language skills, students considered listening and speaking skills more important to learn. Likewise, Powers (2021) conducted a signaling theory study that explored expectations of the journalism industry by analyzing 510 U.S. journalism job advertisements. The researcher found out that over half (50.6%) of all job advertisements referenced verbal communication. This requirement was most common for broadcast industry jobs—television (70.2%) and radio (67.7%)—and least common for online/print jobs. Positions that most commonly referenced verbal communication were host/anchor (75.9%) and producer (67.6%). On-air broadcast positions referenced verbal communication more often

than any other combined category. Finally, Tabassum and Hossain (2020) investigated oral communication apprehension (OCA) among the students of Bangladesh. The study sampled 182 students from Accounting and Journalism departments. Results revealed that the undergraduate accounting and journalism students of Bangladesh have moderate level of OCA. The authors suggested that this apprehension can be improved by educating them with required communicating tools and techniques.

However, there are also some studies that indicate that other skills—infact all four language skills—are necessary in journalism. Prastika (2020) conducted a study with the view to finding out the needs of English teaching materials for journalistic students in Universitas Bengkulu, Indonesia. She sampled 32 journalistic students, 4 journalistic alumni, 2 journalistic lecturers, and 2 stakeholders at TV station. The data collected through questionnaire revealed that listening skill gained 97%, speaking skill gained 100%, reading skill gained 97%, and writing skill gained 94%. These findings suggested that all four English language skills—speaking, reading, listening and writing—needed attention. The author recommended that the skills should be integrated and could not be separated. Interviews with Journalistics lecturers, Journalistics alumniees, and the stakeholders also supported this finding. They informed that all four English language skills had important role to reach communicative goal. Similarly, Borovac's (2013) diploma paper at University of Zagreb investigated the English language needs of journalists in Croatia. A piloted questionnaire was administered to 78 journalists at several news agencies in Croatia. The results indicated that journalists in Croatia used English to a great extent in their everyday work. Reading articles is the most important task that they performed in English. Translation skills were also frequently used. Speaking in English were not a very frequent activity among them. However, they wanted to improve speaking skills as well. Finally, Aripin et al. (2019) administered a study to identify relationships between attitude, knowledge, skill and challenge as a journalist. The quantitative study that sampled 92 newspaper employees in Malaysia through a questionnaire found out that as a journalist and future journalist, it is important for them to have attitudes and skills. The list of skills provided by the researchers included skills like online information searching, interview techniques, searching for news and checking sources without using the Internet, storytelling, writing using correct grammar, master various forms of journalistic writing, having good speaking skills, proficiency in English language etc.

All the studies reviewed above indicate that journalists/ journalism students of a number of countries have English language needs. However, the skill they require the most varies context to context. Whereas in one country a group of journalists face challenges with their writing ability, in another context the professionals need to develop speaking ability. Therefore, it is important to conduct location-specific studies to find out the language needs of the particular population. Moreover, since no study has been conducted in Bangladeshi context regarding journalism students' English language needs or assessing the English language courses at the MCJ departments, there is a gap in literature that this current study fills in.

Methodology

This is a mixed method study that relies on questionnaire survey among students, teachers' interview and secondary data from previous year questions of the English language course.

Since the students of the Department of Mass Communication and Journalism were the target population of the study, 90 students (17 from Master's, 55 from 4th year and 18 from 3rd year) of this department were sampled. 102 questionnaires were returned by the students; 12 incomplete questionnaires were rejected. The participants were selected by probability sampling, i.e., by selecting individuals from the population who are representative of that population. According to Cresswell (2012, p.142), this is the most rigorous form of sampling in quantitative research because the investigator can claim that the sample is representative of the population and, as such, can make generalizations to the population. Participants were selected from the senior batches because they had already completed the English language course and were supposed to have better understanding of the requirements in job sector than first of second year students.

The questionnaire was divided into several sections. The major part of the questionnaire (Section-C) asked for students' perceptions about the importance of some EL items. These items were taken from similar studies conducted in different contexts (see Literature review). These items were designed on a five-point Likert scale ranging from "very important" to "not important at all". The responses were rated as very important=5, important=4, neutral=3, less important=2, not important at all=1. The data generated from this section were analysed using the Statistical Package for Social Sciences (SPSS) version 20. Descriptive statistics (frequencies, percentages, means and standard deviations) were calculated for responses of each variable. Section-D of the questionnaire consisted of three optional open-ended questions that sought students' opinion about the scope of improvement of the existing EL course syllabus. These data were analysed qualitatively.

Apart from the students, two teachers of the Department of Mass Communication and Journalism were interviewed. The unstructured interview sought their opinion about the importance of English for the students of journalism and their reflection on the existing English language course and possible scopes of improvement of the course with the view to serving the students' needs. The responses of the interviewees were recorded and transcribed later. The data were analyzed qualitatively.

Finally, 10 years' question papers of the English language course at the DMCI were analyzed following quantitative content analysis method. Each item of the question papers was coded. For example, the first item of the question paper of 2021 (grammar item) was coded 1. Accordingly, if the first item of the question paper of 2020 was also grammar item, it was again coded 1. When a different item was found, it was coded 2. Thus, the frequency of the items was calculated.

Results

The first question of the questionnaire asked how much important English language was considered by the students.

Table 1: Importance of English for the students of Journalism

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	3	3.3	3.3	3.3
	Important	25	27.8	27.8	31.1
	Very Important	62	68.9	68.9	100.0
	Total	90	100.0	100.0	

The results in Table-1 showed that 87% of the respondents considered English important while not a single person denied its important in the field of journalism.

Table 2: Importance of different skills in English for students of journalism (Means are presented in descending order)

	N	Minimum	Maximum	Mean	Std. Deviation
Translation	90	2	5	4.67	.703
Writing skills	90	1	5	4.67	.636
Reading skills	90	3	5	4.63	.589
Vocabulary	90	1	5	4.61	.648
Speaking	90	2	5	4.57	.619
Listening skills	90	2	5	4.57	.671
Grammar	90	2	5	4.39	.698
Valid N (listwise)	90				

The results in Table-2 showed students' responses to the question "How much important are the different English language skills for a journalistic career?" The means for all the different skills were higher and close to each other. This suggests that the respondents considered all the language skills more or less equally important. Translation and writing skills were the most important ones while reading, vocabulary, speaking and listening skills were not negligible at all.

Table 3: Students' interest in working for English language-based print/electronic media

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	22	24.4	24.4	24.4
	Neutral	11	12.2	12.2	36.7
	Yes	57	63.3	63.3	100.0
	Total	90	100.0	100.0	

The results in Table-3 showed students' interest in working for English language-based media. According to the results, majority of the students (57%) were interested to work in English language-based print/electronic media while only 22% of them were not interested. The results suggest that this big percentage of students will be benefited if English language skills are taught in a more systematic way in the MCJ department.

In order to find out the students' perception of different items/tasks of English language, descriptive statistics were employed on Section-C of the questionnaire.

Table 4: Ten items with highest means (Means are presented in descending order)

	N	Minimum	Maximum	Mean	Std. Deviation
Translation E to B	90	3	5	4.86	.384
Translation B to E	90	3	5	4.82	.439
Conducting interviews	90	1	45	4.79	4.418
Specific Vocabulary	90	3	5	4.68	.537
Understanding and interpreting info	90	1	5	4.56	.638
writing reports/scripts	90	2	5	4.51	.768
Extracting info	90	3	5	4.50	.566
Grammar items	90	1	5	4.50	.723
Understanding interviewee's answers	90	2	5	4.49	.738
Oral presentation	90	2	5	4.48	.810

The results in Table-4 showed ten items that students considered most important among all the items on the questionnaire. As shown in the table, translating from Bangla to English and English to Bangla had the highest mean ($M=4.86$ and 4.82). This is followed by conducting interviews in English and specific vocabulary for journalism and other items.

In order to find out if the items/ activities that students considered most important were taught in the existing English language course in the journalism department, ten years' question papers were analyzed. The results are given below:

Table 5: Summary of the items given on "English Writing Skills" course test

Items	Times appeared	Exam Year
Grammar items	10 times	2012-2021
Reading comprehension	9 times	2012-2021 (except 2013)
Translation from English to Bangla	7 times	2012, 2015, 2016, 2019-2021
Translation from Bangla to English	5 times	2017-2021
Formal/Informal letter	5 times	2013-2017
Paragraph	5 times	2012, 2014-2016, 2021
Critical summary of Book/ Book review	4 times	2018, 2019, 2021
Essay	3 times	2019-2021
Journalistic Question/Answer	3 times	2018-2020
Chart/Graph	1 time	2018

Report	1 time	2013
Story	1 time	2013

The results in table-5 show that the existing English language course covered mainly some grammatical items, translation, reading and general writing items.

Discussion

The results of the analyses of students' perceptions and previous year question papers reveal that majority of the students valued all four language skills for their journalistic career, although the syllabus of the existing EL course included only some writing and reading items. To elaborate, according to the learners, translation skill, writing skill and reading skill were in the top of their priority, which is supported by the findings by Örnebring and Mellado (2016), Dawning (2010), Fosu (2011). This is commendable that the participants were taught translation, reading skills and grammar items in their EL course.

On the other hand, students in their perceptions did not neglect speaking and listening skills at all. Rather these skills had quite similar means like that of writing and reading skills, which is in line with the findings of the studies conducted by Silver (n.d.), Hadjer's (2022), Powers (2021), Tabassum and Hossain (2020), who in their respective studies highlighted how the skills other than writing and reading were needed in the field of journalism. To be specific, the items recommended by the learners as significant for journalism included—apart from reading and writing—conducting interview, specific vocabulary, oral presentation, et cetera, which were not taught in the existing English language course. Especially speaking skills were not addressed at all. One obvious explanation for this exclusion can be the course that is currently offered in the MCJ department is titled “English Writing Skills.” Consequently, speaking and listening skills are beyond the scope of this course.

However, when the content of the syllabus of “English Writing Skills” course is analysed, a large discrepancy between the syllabus and the question paper is found. The syllabus contains target situation-focused activities like newspaper reading, report writing, journalistic writing et cetera but these items are not reflected in the question paper creating a confusion whether these items are taught or not. Probably the teacher makes the students practice journalistic writings in the classroom but they do not test these things in the examination, which should not be the case. In fact, items on the question papers go more with general English course rather than a specific one. Teachers' interview revealed that once this course was taught by English language teachers but since they could not serve the ‘needs’ of the journalism students, the course was later handled by teachers of journalism which brought no significant improvement in terms of serving students' needs. Overall, it can be said that the existing English language course in the Department of MCJ is more of a general English writing course and not adequate to meet the students' journalistic needs.

Recommendations

Based on the findings of the study, the following recommendations are made to modify the current English language course in the MCJ department at Jagannath University.

- (i) **Incorporating speaking skills:** Since the most preferred language items included some speaking skills and sub-skills for conducting interviews, the English language course at MCJ department should incorporate these or similar items in order to enhance students' proficiency and confidence in English speaking. Even among the 48 respondents who shared their opinion about what they would have done if they were asked to redesign the course, more than 30 participants said that they would have included speaking and interviewing skills in the syllabus. Some of them also mentioned of inserting oral presentation and news presenting skills. If necessary, a separate course on English speaking and listening can be introduced.
- (ii) **Making the writing course focused on journalistic writing:** If the department decides to keep a separate course on English writing considering it the most needed English language skill, then the focus should be given on developing journalistic writing abilities. About 15 participants opined that the course should be more practical and practice-oriented. Taking that into consideration, writing items that are really required in the target situation should be included. For example, they should be taught to write reports, genre specific pieces, emails, professional letters et cetera. Testing students' theoretical knowledge of journalistic writing (as in the question papers of 2017, 2018, 2019) is alright but it is better to make them write and evaluate to what extent they are able to apply their theoretical knowledge in writing.
- (iii) **Including specific vocabulary:** Specific vocabulary is the second most important item according to the learners. Moreover, one of the teacher interviewees said that English is particularly important for journalism students because all the books on communication and journalism are written in English. Furthermore, there are various general and technical terminologies that journalists need. Therefore, specific vocabulary should be included in the syllabus.
- (iv) **Making reading focused on journalistic needs:** Reading is one of the most important skills in journalistic career. Journalism professionals have to read articles, internet entries, features and so on all chiefly related to media. Students' responses also showed that they wanted to learn how to extract information from journalistic pieces and how to interpret them. One of the teacher interviewees said that they read newspaper and magazines in the classroom which is really appreciable. But the question papers indicate that when testing their reading ability, random passages are given. So, instead of giving random passages, reading should be done from authentic journalistic materials.

- (v) **Teaching translation skills following proper methodology:** Translation skill is probably the most frequently used language skill in journalistic career. It appeared to be the most important skill in the students' responses as well as in teachers' interview. It is appreciated that translation task has appeared almost every year in the EL course examination paper. However, the translation passages given in the recent years are so large. It has to be noted that translation is such a task that people do using dictionaries. It is more about making choices among words, phrases and sentence structures than merely converting the text into another language using the existing vocabulary of the translator. Thus, translation test should not be intended for testing students' vocabulary rather dictionaries should be allowed in the exam halls so that they can make the best choice. And in order to equip students with translation skills, fundamental theories/models of translation should be taught.
- (vi) **Excluding unnecessary items:** Five participants among the respondents of the optional question "is there any unnecessary item on your EL syllabus that you would exclude?" replied that they would have excluded the book review related tasks. Although the department must have included two novels in the syllabus for the purpose of extensive reading, analysis of question papers show that students are asked to write reviews of these two books in their examination. That means students know it beforehand that if the book review item is on the question, they will have to review these books only. As a result, students can prepare answers before the exams and thus it will not test the students' ability to write, rather test how much they are able to remember and reproduce. This situation will result in the loss of validity of the writing test because according to Lado (1961), a test is valid only if it tests what it is supposed to test.

Conclusion

The current study explored students' perceptions of their English language needs and attempted to find out if the EL course at the Department of Mass Communication and Journalism adequately serves those needs. The results indicate that most of the students have interest in pursuing journalistic career in English language-based media, and consequently, they expect to be equipped with English language skills. With regard to that, there are scopes for modification in the existing EL course. Thus, the findings of this study have direct implications in terms of designing English language syllabus for journalism departments in Bangladesh. Especially the MCJ department of Jagannath University will be benefited from this study since they will get a comprehensive idea about their students' expectations with regard to English language learning, and they can modify their syllabus as well as teaching practices to fulfill their students' needs. However, although this study brings out the major perceptions of journalism students about their English language needs, it has limitations because the study sampled only the current students of MCJ department. It would have been better if a complete needs analysis study could be conducted following all its protocol and sampling professional journalists as well. Therefore,

there is need for further research in this area to determine the actual English language needs of the journalists in Bangladeshi context.

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Women's Economic Empowerment through Information and Communication Technologies (ICTs) in Rural Areas of Bangladesh: Issues and Challenges

Lutfunnaher *

Abstract

Economic empowerment of women is an inevitable part of the development discourse. Women entrepreneurs in Bangladesh represent a large group of women are exploring new panoramas of economic participation. Information communication technologies (ICTs) have been promoted as tools for national development. In this context, women have been promoted themselves as entrepreneurs through connecting more people by using ICT tools effectively. This paper mainly endeavors to answer the question: to what extent ICTs play an important role for women economic empowerment in rural areas. It also investigates the challenges faced by women entrepreneurs for starting up and doing up of business and how they are overcoming these challenges in recent days. The objective of this paper is to investigate and analyze how ICTs benefit women entrepreneurs to keep a running improvement in women empowerment in rural areas. The study has been carried on the basis of both primary and secondary data. To make the study more effective focused group discussion was used. For this study two Union Parishad have been selected to collect data from 20 women entrepreneurs in purposive sampling way which included questions on role of ICT, training on ICT, availability of ICT institutions, challenges of using ICT in business, efficiency achieved from ICT for doing business and so on. The findings of the study argued that women in rural areas play an important role by participating as entrepreneurs through adapting themselves with technology especially in their business purpose. The majority described that their monthly income has been raised, time and transportation cost has become reduced. Moreover, their skill and knowledge of business has also been developed by ICT. Illiteracy, poverty and lack of awareness are the important barriers in using ICT and doing business and finally changes in their life. Though government and non-government sector has taken different steps towards economic empowerment in rural areas which are very appreciable. Some rapid and effective measure is necessary to identify some challenges in using ICT in rural areas and implement affirmative action programs to ensure equal access and opportunities to them.

Keywords: Women economic empowerment, women entrepreneurs, rural areas, ICT, challenges.

Introduction

Today, women in both urban and rural areas of the world, particularly in developing countries, are seen as having a variety of prominent and emerging employment options (Amin, 2020). There are an estimated 252 million female entrepreneurs and 153 million women who manage successful businesses worldwide. The proportion of female entrepreneurs has increased by 114% during the past 20 years. Women

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continue to remain underrepresented in the workforce despite a daily increase in their numbers (Salsabil, 2021).

Over the past ten years, women in Bangladesh have made considerable progress in terms of coming out of the home and participating in the economy. The small and medium enterprise (SME) sector, which is thought to be responsible for 25% of Bangladesh's GDP, has seen significant contributions from women. 7.8 million people are directly employed by these SMEs, and 31.2 million more rely on them for their living. However, the number of female business owners in Bangladesh is not particularly encouraging. Less than 10% of all businesses in the nation are owned by women. Lack of access to capital is the biggest barrier to women's success as entrepreneurs (Salsabil, 2021).

Bangladesh has recently focused on the advancement of women entrepreneurs by implementing various programs and regulations, similar to other developing nations throughout the world (Chowdhury, 2020).

The Bangladesh government has implemented a number of laws and initiatives to fulfill its goal of creating a "Digital Bangladesh," where information and technology can be used to reach even the most disadvantaged groups (Rashid, Khan, and Rahman, 2010). Because of this political confidence that has enabled almost nationwide internet connectivity and the growth of accompanying infrastructure, so this is a fantastic opportunity for women. Women can take advantage of this chance, but they must receive sufficient training. As a result, we observe that there are more women working in a variety of knowledge-based businesses, including computer-aided design, graphics design, composition, etc. ICT gives women the opportunity to start their own businesses in addition to providing them with jobs.

The use of information and communication technologies (ICT) increases opportunities for growth by facilitating the spread of knowledge and increasing access to technology among others (Jorge, 2002). The term "digital divide" refers to the unequal distribution of technology among the information "haves" and "have-nots" inside nations by race, class, gender, as well as globally. While access to and the expense of ICT continue to be important development barriers, particularly in rural areas, women in poor nations are at the sharpest point of the gap (Ahmed, Islam, Hasan & Rahman, 2006).

Over the past 20 years, microcredit programs, particularly in rural regions, have played a significant role in promoting women's business in Bangladesh. These programs assist women in starting home-based businesses. In 1976, Grameen Bank launched a prototype microcredit program in Bangladesh. The availability of microcredit in Bangladesh has increased to more than 3000 NGOs, national commercial banks, and specialized financial institutions. Poor rural women in particular receive microloans through a systematic program called micro credit, which offers loans with no collateral. Each borrower is given a modest loan of between 1,000 and 10,000 Tk. The objective of this microcredit program is to offer low-income individuals loans for self-employment that generates revenue and enables them to support themselves and their families (Afrin, Islam, Ahmed, 2010).

The government of Bangladesh has launched a number of initiatives to advance ICT and digitalization projects, with a focus on fostering the growth of women-owned companies. Women are now gradually embracing the digital world and starting their own businesses by utilizing ICT tools. Women in particular have started Facebook accounts to market their goods on the social networking site (Kabir, 2021). People from all walks of life have done the same. Rural women entrepreneurs also operate enterprises that promote regional goods using ICTs.

ICT makes it possible to significantly impact our lives. It affects every aspect of socioeconomic, cultural, and political life. ICT can provide a never-before-seen chance for fulfilling a country's development objectives. ICT is regarded as a crucial instrument for reducing poverty, and Bangladesh must use ICT to provide health services, meet educational development goals, and ultimately play a big part in the eradication of poverty. In a similar vein, ICT use can support women's emancipation. The empowerment of women will surely be ensured by giving village impoverished, underprivileged, and less fortunate women access to knowledge and offering ICT services.

For women who live in rural areas, the situation is completely different. Many women lack desktop, laptop, and mobile phones with Internet connectivity, in contrast to their metropolitan colleagues. Women make up 50% of the population of Bangladesh, and 34% of them are from rural areas. In the past, women were excluded from the mainstream of growth and were only taken into account for domestic tasks. Currently, women have contributed significantly to Bangladesh's economic growth. Currently, women have contributed significantly to Bangladesh's economic growth. They can make money through ICT by giving themselves the possibility to become entrepreneurs, despite the fact that they are underprivileged, primarily uneducated women. Women's economic empowerment, which is restricted not just by technological infrastructure but also by socially imposed gender roles and relations such as literacy, education, geographic location, mobility, and social class, depends on having access to ICT. Reaching these women and giving them the ICT tools they need to improve their ability to generate income will be the difficult task.

When reviewing the literature, it was discovered that many studies had been done on e-governance, digital Bangladesh, and women's economic empowerment in Bangladesh. However, no specific study had been done on the difficulties faced by women seeking economic empowerment in rural areas through ICT in Bangladesh. This study will do its best to determine how ICT could support rural women business owners in their endeavors. It looks at how ICTs may help people run their businesses more effectively. The findings of this study will add to our understanding of women's financial independence, access to training opportunities, efficiency, and prosperity through ICT use, all of which may be used to improve policy formulation for women's economic empowerment.

This paper endeavors to answer the basic question:

1. To what extent ICTs play an important role for women economic empowerment in rural areas?

The main aim of this study is to investigate the role of ICT for women's economic empowerment in rural areas by transforming them as human resources with the modern technology. Following from this aim, the objectives of the study are mentioned below:

1. To examine the challenges of ICT access and cost to rural women;
2. To find the potential of ICT for women's economic empowerment and
3. To search for available infrastructural facilities of ICT in the rural areas.

Conceptual Framework

Women entrepreneurs and economic empowerment

It is well known that entrepreneurship contributes significantly to promoting economic growth, boosting individual wealth, and enhancing societal well-being. Numerous studies carried out in modern economies have, in fact, demonstrated the significance of entrepreneurship in promoting economic growth, increasing markets, fostering innovation, and reducing unemployment. Technology advancements have created a wide range of possibilities for business owners to investigate and grow their businesses. Social media networks were created as a result of developments in communication technology, allowing business owners to experiment with new marketing strategies (Alhothali & Dajani 2022).

Women's economic empowerment focuses on women's consciousness about the importance of valued resources in societies. It is a process which increases women's real power over economic decision that influence their lives and priorities in society. It can be achieved through equal access to and control over critical economic resources and opportunities and the elimination of structural gender inequalities in the labour market including a better sharing of unpaid care work (Kabir, 2012).

Half of the population of Bangladesh is women and their economic participation has increased significantly. In fact, national and international policy strategies have also been reflected in the policy to ensure women's advancement so that they have control over their lives and play an influential role in society as decision makers.

Bangladesh has been a role model in women's empowerment in the past decade, and the country is experiencing an appreciable change in society because of its efforts in this regard.

The number of working women increased to 18.6 million in 2016-17 from 16.2 million in 2010. Bangladesh secured the 47th position among 144 countries in 2017 as per The Global Gender Gap Report, whereas India, Sri Lanka, Nepal, Bhutan and Pakistan remain at 108, 109, 111, 124 and 143 positions respectively (Chaity, 2018).

The ICTs and women economic empowerment

ICT revolution is the result of integration of computer technology and communication technology. ICT offers flexibility of time and space. These attributes make ICT a valuable resource for women especially in developing countries who suffer from limited availability of time, social isolation, and lack of access to

knowledge and productive resources. However, there are two major areas of concern that have emerged due to variation in production and consumption of ICT in different countries. They are the Digital Divide and the Gender Divide. The term digital divide refers to those who can benefit from ICT, and those who don't. Also, gender-based inequalities limit how women can benefit from the opportunities offered by Information and Communication Technologies (ICTs) and how they can influence the developing global knowledge economy, creating a gender divide (Prasad & Sreedevi, 2007).

The Declaration of Principles of first World Summit on the Information Society (WSIS) summit held in 2003 in Geneva stated that:

“We affirm that development of ICTs provides enormous opportunities for women, who should be an integral part of and key actors in the Information Society. We are committed to ensuring that the Information Society enables women's empowerment and their full participation on the basis on equality in all spheres of society and in all decision-making processes. To this end, we should mainstream a gender equality perspective and use of ICTs as a tool” (Kiran, 2018)

Although the government has made great progress in inclusive e-govt, there still exists a digital divide in the country. The citizens most at risk of social exclusion are those with lower income, lower education, older persons, and those residing in rural areas. Also, women are more likely to be excluded than men and this gender divide is amplified along the socio-structural lines mentioned above. For example, affluent urban women find it easier to access the internet than women from rural areas and conservative religious backgrounds, particularly if they are already married or are considered to be of marriageable age.

Methodology of the study

This paper is based on qualitative method. Data was gathered from both primary and secondary sources. A focus group discussion has also been used for face-to-face interviews with the rural women entrepreneurs based on a semi-structured questionnaire to collect information on their role of ICT, training on ICT, availability of ICT institutions, challenges of using ICT in business, efficiency achieved from ICT for doing business and so on. 20 participants for this study were selected from the two Union Parishad (lowest tier of regional administration and mostly rural) namely Nazirpur of Gurudaspur Upazila in Natore and Pakuria of Bagha Upazila in Rajshahi district in Bangladesh between the ages of 20-50 applying the purposive sampling method starting from May 22, 2022, and ending on June 10, 2022. Secondary data was collected from different relevant publications, books, journals, newspapers, websites etc. Finally, based on focused group discussion, the findings try to make a deep analysis focusing on factors like reasons, financial self-sufficiency, efficiency, institutions, and barriers to complete the study.

Findings of the study

Part one: Analysis of secondary data

Government policy and women economic empowerment

The Bangladeshi government has adopted a number of initiatives aimed at digitalization and ICT projects, with a focus on women's economic empowerment in order to keep up with the pace of progress. With the assistance of USAID and UNDP, the prime minister's office has developed a policy known as "a2i" that directly helps women. It started the Joyeeta e-platform project, which allows female business owners to market and sell their goods. Additionally, Union Digital Centers (UDCs) were constructed, providing individuals with simple access to government services. More importantly, the firm managing the UDCs should have a male and a female employee so that women can access and do business in this open area. Although the government has made considerable strides toward inclusive e-govt, the nation nevertheless suffers from a digital gap. The inhabitants most at danger of social exclusion are elderly people, those living in rural areas, those with lesser incomes and levels of education. In addition, women are more likely than males to be excluded, and this gender gap is accentuated along the previously identified socio-structural lines. For instance, wealthy metropolitan women have better access to the internet than do rural women and women from conservative religious backgrounds, especially if they are married or seen as being of marriageable age. In view of these, the government would need to encourage women's participation in the ICT sector to assure success given its lofty objectives to turn the nation into an ICT hub. The a2i initiative is now working with government, business, and development partners to improve the ICT and entrepreneurial abilities of women. In this regard, it is advised that ICT training for women be conducted at the primary, secondary, postsecondary, and vocational/technical levels of education in order to boost their knowledge, attitudes, and skill learning outcomes. The government may want to think about setting up ICT incubator facilities all around the nation to act as intense training facilities for women interested in ICT careers. These incubator facilities could have ties to UDCs ('E-government for Women's Empowerment', 2018).

The mobile and internet subscribers in Bangladesh

Table 1: The mobile and internet subscribers in million

Year	Mobile Subscriber(In million)	Internet Subscriber(In million)
April, 2013	101.21	33.04
April, 2014	115.63	37.17
April, 2015	124.71	45.68
April, 2016	131.95	62.00
April, 2017	133.11	70.08
April, 2018	150.34	85.92
April, 2019	160.59	93.70
April, 2020	162.92	101.19
April, 2021	174.10	115.43

<http://www.btrc.gov.bd/content/mobile-phone-subscribers-bangladesh>

<http://www.btrc.gov.bd/content/internet-subscribers-bangladesh>

Bangladesh intends to have complete internet connectivity by 2021. With more than 93 million internet subscribers and 160 million mobile subscribers nationwide, it has already had great success. An estimated 15 million people regularly access the internet. 4-5 million of them have accounts on Facebook, which continues to hold the top rank for online shopping through smaller and more regional firms even if the market is constantly evolving. In just three years, there have been more than 2000 internet trading platforms established in Bangladesh, according to BASIS (Bangladesh Association of Software and Information Services). Businesspeople and trading houses claim that the explosive rise of internet networking and mobile phone coverage motivates them to connect with customers online and offer a smooth and transparent shopping experience. Because online business is convenient, does not require a significant amount of capital, and does not require a physical location, women seem to be particularly interested in it. Without a doubt, e-commerce contributes to the empowerment of women in our society and should be recognized as such.

ICT Environment in Rural areas

Most of Bangladesh is currently covered by a mobile network. There are six mobile operators operating in Bangladesh, and they have coverage throughout the entire nation. The largest network in the nation with the broadest coverage belongs to Grameenphone (GP). Over 98 percent of the people and over 87 percent of the land area are currently covered by the GP network. With the spread of mobile phones through a village phone scheme (270,000 Village Phone Operators in 50,000 villages), Grameenphone has achieved significant success. The World Bank also provided assistance to private telecommunications companies like Grameenphone to hasten the adoption of mobile phones across the nation. More than 600 Community Information Centers (CIC) were constructed, over 60 million people have access to mobile phones, and more than 90% of the population had network service as of 2011 (Rahman, Abdullah, Haroon & Tooheen, 2013).

The government of Bangladesh is sincerely attempting to make ICT accessible to women. It centered on granting access to ICT and empowering women by offering ICT services to the village's less fortunate women. It also placed emphasis on establishing information centers in each upazilla in Bangladesh, supporting e-commerce, encouraging the growth of web portals, information stockpiles, and IPTV under the project's management, among other things.

Three cutting-edge software programs have been created as part of the women's empowerment project. Village women and all Bangladeshi women entrepreneurs now have access to expertise and information thanks to these software programs. These technologies are available online for any queries and immediate assistance. One web portal, for instance, was created specifically for women. The website for it is www.totthoapa.gov.bd. The web portal's core theme is women. Through this site, it is simple to access IPTV information storage, which serves as a repository for data on gender, business, health, education, and other topics. The information storage

mostly benefits women in rural and peri-urban areas. ICT can significantly contribute to the promotion of women-owned businesses in rural areas. The establishment of the Totthoapa project's e-commerce portal would enable business owners to capitalize on the marketing advantages of their ventures, outfit themselves there, and ultimately share their success stories globally, considerably enhancing the marketing of their goods. Information service officers and service assistants who support the project operations and our ladies. The field level information service officials and service assistants have therefore received the proper training in order for them to satisfy the targeted women's knowledge needs and empower them through the project. They will receive training in office project management and ICT support in order to develop them as skilled labor (Ahamed, 2018).

Because of the accessibility of less expensive cell phones, the rapid growth of social networking, and the emergence of educated individuals in the nation, the ICT sector in Bangladesh is a fairly young industry that has experienced remarkable growth. A platform for more modest and regional enterprises is provided by the fact that 4-5 million of the estimated 15 million people who regularly use the internet also have Facebook accounts. More than 2,000 e-commerce stores were opened nationwide during the pandemic, generating Tk 30,000 crore in revenue. The Joyeeta e-platform project was started by the government of Bangladesh to help women business owners promote and sell their goods all throughout the nation. ICT has therefore greatly increased the possibilities for women business owners in Bangladesh.

Part two: Analysis of primary data

Based on the findings from Focused Group Discussion (FGD), this section deeply discusses role of ICTs in rural women entrepreneurs to investigate the skills and knowledge of business developed by ICT and finally the barriers in using ICT during business and becoming entrepreneurs.

Reasons behind entrepreneurship:

They began their business primarily to support their family. Some respondents, however, remarked that they had launched their businesses because they had trouble finding acceptable job. Additionally, they launched their business in an effort to elevate their social position and financial independence. Nasrin Akhter replied, "One of my friends who has transformed herself into a successful entrepreneur through online company has encouraged me. Some of the respondents influenced by others successful entrepreneurs around them to start business through using ICTs. A boutique owner told that, "I was influenced by one of my neighbours who was successfully running business through Facebook platform".

Financial self-sufficiency of an Entrepreneur:

The majority of respondents think their business is helping them become financially independent. More than half of those surveyed run their businesses online or through home delivery, which is convenient for their clients. Women can simply start their own businesses using this process without any effort. Their monthly salary is between 15 and 20 thousand taka. They acknowledged that ICT significantly

increased their income. They primarily utilize mobile phones to conduct business. They experienced a drastic change in their business after implementing ICT equipment. Most importantly, they all concurred that using ICT today makes it much easier for them to contact more clients than ever before. ICT helps to lower transportation costs and save time, despite the fact that users spend some money on utilizing devices.

One of the respondents stated, "I want to be more independent, develop my own identity, and earn money that contributes to family income."

Mrs. Happy told that, "My homemade proceed foods are now delivering throughout the country that is dream to me. I am very happy that I am financially independent now".

Availability of ICT Institutions(GOVT. & NON-GOVT):

It is quite admirable that the majority of the respondents acknowledged that there are ICT institutions close by their areas. But few women participated in ICT training. It's because they frequently ask their family members for assistance when utilizing ICT equipment. They are developing their online skills in this way.

Sahina khatun told that, "My son and daughter helped me in taking orders from my pages, but now I am learning to develop this skill".

Responses about increasing efficiency:

Women are starting businesses at an increasing rate, and their primary product is a variety of dress collections that satisfy customer demand while also keeping up with current fashion. Thus, it increases the pressure of competition among them. It becomes difficult for them to maintain their advantageous position.

Ruma Ferdous, one of the respondents, claimed that through utilizing ICT in her business, she had improved her business expertise by getting innovative product ideas, producing goods that followed current trends, and ultimately developing her communication skills.

Challenges:

Their primary obstacles to beginning a business were a lack of family support and a financial crisis. They managed to raise funds from the bank and family members for NGOs. The respondents' most frequent issue in regards to online business is that they are unaware of the prospects available there.

One respondent said that I didn't know much about the commercial ICT opportunities. One of my friends informed me of the prospects provided by ICT for online commercial transactions.

The majority of the respondents believe that without education, they would be far behind in terms of ICTs' applications business. Even though, women who do not have education, they are unable to use ICT for business purposes. Some of the respondents admitted that money is one of the challenges.

Mrs Rita Khandakar said that I need money to have mobile phone to use internet in my business. However, I managed it from my brother. After some months from starting my business, I was able to buy a smart phone. It was really difficult for me to use mobile despite my willingness, when I started my business.

Due to their geographic location and the fact that all of the respondents were from rural areas, they all encountered inadequate network.

Prospects for women entrepreneurs:

Despite facing many obstacles, women still see themselves as successful business owners in the future. It was once believed that women with lower or no education tend to work in small businesses. But with time, this way of thinking has evolved. Even educated women these days favor business over employment. It aids in their financial independence and creates employment chances for others.

One respondent, Yasmin Sultana, the owner of a shop, stated that I had started my own business and created jobs for other women. They developed their position without or less working pressure.

Recommendations to become economically self-sufficient by using ICT:

The majority of respondents said that it would be very convenient for them to save money if mobile call rates and internet expenses were reduced. Additionally, they provided as an example of how the Sylhet region offers free wifi. They also advocated for the inclusion of entrepreneurial courses in Bangladesh's formal and non-formal education systems. Additionally, it is necessary to build new networks in rural areas and extend broadband to remote locations. Public and private organizations can set up small, interest-free loans to help launch a business. establishing more union- and ward-based training facilities for all business owners and spreading the right concepts everywhere.

According to Chadni, it would be fantastic for them to establish and run their business if the government offered a few specific opportunities, such as early financial training.

So, we have found from the findings that for economic empowerment, ICT knowledge is very important in this digitalized world. Moreover, they believe that through ICT, women could increase their business idea and easily reach more consumers, reduce time and transport cost than before. However, they face some challenges like lack of knowledge about ICT opportunities, financial problems, geographical locations that prevent them from accessing ICT in doing business. Most importantly they are now able to adapt themselves with the pace of modern trends and ideas through ICT to develop their career. They recommended that government and private institutions could play an important role in arranging training centers, increasing network, interest free loan, some internet packages for women to involve more women in business through ICT for country's overall development.

Conclusion and Recommendations

Without the participation of its half of the population, a nation cannot fully grow. Opportunities for women to work can increase their place in society, boost the economy, and eliminate poverty. Women's entrepreneurship is heavily reliant on the environment that supports it, which includes social, economic, cultural, political, and psychological variables. If women receive support from their families, communities, and the government, they will readily enter the entrepreneurial profession and undoubtedly demonstrate their value by

effectively contributing to the economic development of the nation based on their qualifications and possibilities. If the government and the private sector come together to promote women entrepreneurs especially at the rural level, this would not only economically empower the women but also help the numerous women who are willing to contribute to the economy, however, due to insurmountable obstacles, they are unable to do so. Thus we can also ensure the equal rights for women as it is conceivable that economic freedom will encourage women empowerment.

By using ICTs properly, there should be some systematic efforts made to increase the participation of women in the economy. ICTs, especially mobile phones and the internet, are crucial for boosting corporate growth. Therefore, by subtracting the cost of use, the Bangladeshi government and mobile phone providers should provide some unique deals for rural women. There should be more free ICT training institutions established to help rural women's businesses develop. After finishing training, they can be given an easy-to-repay bank loan. It's important to provide a welcoming banking atmosphere for women. It will encourage more female bank customers. ICTs must be used to create a women-friendly market place where female business owners may easily offer their goods.

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Indian Geostrategic Predicaments In The Bangladesh Liberation War: A Revisit To Political History

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Abstract

What emerged as a socio-economic and political power struggle between West and East Pakistan during the 1950s and 1960s hastened India to remake the regional geopolitical order and secure its strategic interests in the Bangladesh Liberation War in 1971. Historically, the Congress leaders had a dubious role during the creation of an Islamic state, Pakistan, led by Mohammad Ali Jinnah in 1947. Defying the united India movement led by Gandhi and others, the Great Divide occurred through a bloodbath, dislocating millions of people from their birthplaces. Subsequently, India and Pakistan fought armed conflicts in November 1947 and September 1965 over the statehood of Kashmir valley. The ruthless crackdown of the Pakistan Army in Dhaka on 25 March 1971 pushed nearly ten million people to India, providing the country a golden opportunity to cut to size its arch-enemy Pakistan. Academics and analysts have undertaken many studies on the role of India in the emergence of Bangladesh. Still, only a few works hardly focused on the geostrategic interests that India tried to achieve through the Bangladesh War of Independence in 1971. The present work is an attempt to fill up the vacuum.

Keywords: Liberation War, Geostrategy, Geopolitical, Great Game, Politico-military, Joint-forces

1. Introduction

The present study argues that the Bangladesh liberation war could have been lengthy and even more terrible without India's support. India's support to tackle the refugee crisis, Indira Gandhi's wholehearted efforts to internalize the liberation war issue to the leaders across the world, solidarity and sympathy to the Bangladeshis and the other geostrategic predicaments during the entire liberation war played a crucial role in favoring the victory of Bangladesh. The common people in India also welcomed the Bangladeshis fighting against Pakistan. The present paper tries to figure out the geostrategic interests that India might have achieved through the Bangladesh War of Independence in 1971. The study also contends that the Indian action was a calculated plan to rent Pakistan in India's inherent interests. A qualitative method has been followed to conduct the research. The study has used multiple sources combining primary and closely related secondary materials, including archival documents, newspapers, policy reports, parliamentary debates, press releases, press notes, ministerial statements, etc., which have been critically analyzed in the present study.

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Literature Review

Former East Pakistan became independent Bangladesh in 1971, undergoing a geopolitical Great Game between the Indo-Soviet axis and the Sino-US alliance from a contemporary South Asian perspective. In his book *Games Nations Play: Analyzing International Politics*, American Professor John W. Spanier (1972) portrayed how the shifting of the balance of power among the powerful nations impacted the liberation war of Bangladesh from a geopolitical perspective. Sidelining the nationalist aspirations and centuries-long struggles by the Bengal peasantry from the colonial era, most Indian writers and political analysts would portray the birth of Bangladesh as nothing but the creation of India. The present article attempts to illustrate why and how India strategically got involved in the Bangladesh Liberation War to punish its arch-enemy Pakistan, converging with the nationalist aspirations of the Bengali people for independence.

Claiming Indian victory over its arch-rival Pakistan in 1971, many Indian writers came up with narratives explaining their country's validation for the involvement in the Bangladesh liberation war. In his recent book *December in Dacca*, the Indian author K.S. Nair (2022) sheds light on how India played a vital role in creating an independent Bangladesh. India and the Bangladesh Liberation War is another well-researched book by Chandrashekhar Dasgupta (2021) that portrays how India got involved in the Bangladesh independence struggle and with what objectives and outcomes. Guru Saday Batabyal (2021), in his book, *Politico-Military Strategy of the Bangladesh Liberation War, 1971*, and M S Deora's (1995) work *India and the Freedom Struggle of Bangladesh*, provided systematic studies of the events, operational strategies, and their impacts. Projecting the creation of Bangladesh as the 'fallout of the Indo-Pak War in 1971', D R Mankekar (1972) published his book *Pakistan Cut to Size: The Authentic Story of the 14-Day Indo-Pak War*. Also, in a similar bid, Maj Gen Lanchhman Singh (1979) wrote *Indian Sword Strikes in East Pakistan*. Many such titles suggest that India had a strategic engagement against Pakistan, supporting the Bengali cause in the Bangladesh liberation war rather than just for humanitarian aid. The book written by Brig Jagdev Singh (1988) entitled *Dismemberment of Pakistan: 1971 Indo/Pak War* is another glaring example of such an approach. These works generally justified the Indian military action against Pakistan in 1971.

Similar to their Indian counterparts, shelving the Bangladeshi causes and perspectives, some Pakistani defense personnel like Lt. Gen AAK Niazi (1998) and Maj Gen (Retd.) Khadim Hossain Raja (2012) came up with narratives portraying the Liberation War as a betrayal of the Bengalis. Taking a pro-Pakistani and pro-American tilt, G W Chowdhury (1975), in his book *India, Pakistan, Bangladesh, and the Major Powers: Politics of a Divided Subcontinent*, broadly analyzed the strategic relations of the regional power players since 1947. Major General Md. Sarwar Hossain (2018), in his book *1971, Resistance, Resilience and Redemption*, provided a detailed account of the growth and strategies of Bangladesh forces in line with Bengali nationalism. An expatriate Bangladeshi analyst, Zaglul Haider (2009), in his article on the Indian role in the Bangladesh liberation war, pointed out that the Indian justifications for a pro-Bangladesh stand in 1971 were to replace the political rivalry

from their borders to become an Asian superpower, to extend her market to Bangladesh, to establish secularism in Bangladesh and to implement the Nehruvian philosophy.

Given the diverse contentions, a brief background history of the Indo-Pak rivalry would help understand India's strategic predicaments to help assist their Bengali counterpart in 1971.

Roots of the Rivalry

The political rivalry between India and Pakistan dates back to the colonial Divide and Rule policy and its continuation through the emergence of communal politics by major political parties in the early twentieth century. Consequently, a Great Divide occurred through a bloodbath between the Hindus and Muslims, allowing the British to take a clean exit from the sub-continent after 190 years of plundering and exploitation. Based on the Two Nation theory, the dispute over Kashmir remained an ever-present tension between India and Pakistan. The water-sharing dispute from the Kashmir valley also aided the genesis of the post-independent Indo-Pak hostility. After two months of their independence, the two countries engaged in battles for the occupation of Kashmir and had to move to the United Nations to settle the issue. In the pretext of the Kashmir conflict, India unilaterally blocked the water flow of five common rivers, jeopardizing the agricultural sector in West Pakistan. India took this matter to the UN Security Council to avoid skirmishes. In 1948, the UN Resolution allowed Pakistan to receive water in the Indus, Jhelum, and Chenab rivers while providing authority to India to withdraw water from the Sutlej, Ravi, and Beas rivers. But India and Pakistan have remained on the verge of a Water War since independence.

Nevertheless, over the Kashmir conflict, the India-Pakistan war once again became inevitable in 1965. The battle started following Pakistan's sponsoring of Operation Gibraltar, aimed at infiltrating troops to Kashmir to mobilize an insurgency against Indian rule. The secret insurgency mission was a hobbyhorse of Zulfikar Ali Bhutto, former Foreign Minister. The Sino-Indian conflict in 1962 might have stimulated Bhutto to opt for such an undertaking inside the India-held Kashmir. India retaliated against the Pakistani move by attacking the country's western borders along the Sialcourt sector. Following the Sino-India conflict, India accelerated its relationship with the Bengali leadership to contain Pakistani penetration along Jammu and Kashmir.

Furthermore, as a legacy of the Great Divide in 1947, Eastern Bengal gained about 15% of the Hindu population, which has cross-border bondings with the people in West Bengal and Tripura of India. Pakistani leaders were in constant psychological fear and paranoia that India might instigate the above groups against the country's political and religious identity. The secular approach pursued through the Language Movement in 1952, the Six-Point Movement in 1966, and the regional autonomy demand in 1969 brought the Awami League leadership close to the Indian friendship. India was naturally enthusiastic about taking benefit of the internal feud in Pakistan. By pursuing the Chanakya policy of weakening the neighboring country and

applying the Machiavellian approach, 'enemy's enemy is my friend,' India came closer to the Bengali political leaders, forging a secret strategic relationship in 1963 (Ahmed: 1997). Through the Agartala Doctrine, the Indian government strategically approached to dismember Pakistan eventually. Against these anti-Pakistani political events, India's RAW [Research and Analysis Wing] established remote connectivity with the Bengali student bodies and their leadership after 1968.

Sensing the Indian connectivity with Awami League leadership, the Ayub regime lodged Agartala Conspiracy Case against Sheikh Mujibur Rahman and his 34 associates in January 1968. The Pakistani leaders, until 1971, failed to enter any diplomatic solution to neutralize India from its anti-Pakistani stance. It was also unsuccessful in defusing the Bengali vs. non-Bengali paradoxes in East Pakistan by allowing the former leadership to power-sharing. The imposition of war by the Pakistan army in March 1971 sent millions of Bengalis to take asylum across the border in India, creating a vast refugee crisis in Tripura, Meghalaya, Assam, and West Bengal. India provided strategic shelter to the migrants and training to the guerillas to fight back the Pakistan Army from Bangladesh territory. Troubled by the increased number of Bangladeshi refugees on its soil, India launched a media campaign against the Pakistani atrocities in East Pakistan. In line with the rapprochement made, the Indira Government recognized the Awami League as the legitimate authority of the Bengali people. Once the Bangladesh government-in-exile formed in Kolkata in early April 1971, India channeled its military aid and diplomatic support through the newly founded establishment.

Geostrategic Support

The direct support of India was necessary to serve food and shelter to the lacs of Bengalis, who took refuge in India. Some international assistance was available for the refugees and distressed people, but still, it was a significant burden for India. At that very juncture, the Indian Prime Minister, Indira Gandhi, visited different Western countries, including the U.K., France, Germany, and the US, to brief their leaders about the situation prevailing in East Pakistan. She was disappointed with the absence of realism in the leadership of these countries, which were famous for their role in world democracy and valued human rights.

After the declaration of independence of Bangladesh, Indira Gandhi expressed her profound concerns about the killing of Bangalies in 'Operation Searchlight' by the Pakistani forces on 25 March at midnight. After the attack, millions of Bengalis crossed the border, and India readily offered them asylum. As a neighboring country, India came forward to take humanitarian responsibility, allowing the migrants' international right to seek asylum under the Universal Declaration of Human Rights (UDHR). Moreover, India became obliged not to expel or return refugees to East Pakistan (UNHR: 1948). The Indian Parliament adopted a solution to extend its moral support over the Bangladesh crisis. On 28 April 1971, the Indian Cabinet ordered the Indian Army Chief, General Sam Manekshaw, to deal with the Bangladesh crisis. Eventually, the Bangladesh crisis emerged as a golden opportunity for India to dissect Pakistan (The Hindu 28 April 1971).

In the face of this watershed, India pursued certain specific strategies: (i) Granted political asylum to the refugees and sanctuary to the newly formed Bangladesh provisional government (Islam 1985). (ii) Allowed the interim government to use Shawdhin Bangla Betar Kendro to stimulate campaigns favoring the liberation war. (iii) Provided active military support for recruiting and training the guerilla forces with arms and ammunition to fight back the Pakistan army in Bangladesh. (v) Engaged the Indian forces, including their Army and Air Forces, in defeating the Pakistan Army through total war. The Indo-Bangladesh joint forces forced the Pakistan army to accept the unconditional surrender on 16 December 1971. India's prompt and decisive role ushered in the quick winning of Bangladesh in their liberation war.

The Indian Army played a vital role by providing full-scale support and guerilla training to the MuktiBahini during the nine-month-long resistance war. RAW's operations in the Pakistani-occupied territories of Bangladesh were the major secret mission in South Asian history. Indira Gandhi's diplomatic efforts to build global public opinion favoring the Bengalis. Indira Gandhi visited Washington as part of her diplomatic mission to explain New Delhi's position to the US in the Bangladesh crisis. Nixon had two rounds of meetings in two days with her. The Prime Minister primarily emphasized the need for the immediate release of Bangabandhu from Pakistani captivity and a political solution to the conflict. It was confirmed by the declassified documents subsequently that President Nixon pushed Islamabad to refrain from executing Bangabandhu and taking active initiative for a political and constitutional solution to the Bangladesh crisis. Instead, the Nixon administration tried to bring a status-quo in the region by sending humanitarian aid, deploying international observers, and mutual disengagement of troops between India and Pakistan.

The stability of the Indian regime permitted it to pursue a policy of restraint concerning events in East Pakistan. In a Washington Post interview with the US journalist Selig Harrison on 14 April 1971, Mrs. Gandhi averred that "any country, situated as we are, always has to be fully prepared for any contingency." In reply to a question from Harrison concerning the likelihood of a cooling off in East Pakistan, she remarked, "Anything is possible." (Washington Post, 14 April 1971). She also mentioned it happened "only when Sheikh Mujib was driven to the wall did the situation turn toward independence." A message from Chou En-lai supporting Pakistan, she maintained, came after she announced solidarity with the freedom fighters of Bangladesh.

The Regional Power Setting

The relations between Pakistan and India never remained cordial since their tragic and traumatic birth, deep-rooted bloodshed and violence accompanied by the great divide in 1947. India generated fear in Pakistan due to its size, economic resources, and military capability. As a next-door neighbor, Pakistan constantly remained in awe and propagated anti-Indianism, which was supposed to serve as a friendly

country. In India, some people believed that perhaps partition was a temporary measure of independence for India (Callard 1970).

To many Indians, the creation of Pakistan was an appalling botch, which might still be redressed. This implicit mental rejection-dismissal of Pakistan has been displayed in India's arrangement since 1947 (Lyon 1968). Michael Brecher (1959) cited Jawaharlal Nehru as saying, "India cannot and will not stay isolated. Typically, my conviction, no matter how much I am criticized for tolerating the partition." India and Pakistan took oppositely inverse approach choices as far as their foreign policy was concerned. Pakistan joined the American control piece to seek security from India, whereas India looked to stay non-aligned. GW Choudhury (1971) argued that "the primary point of Pakistan's foreign policy has been to get a shield against conceivable assault from India, whereas the most aim of India appears to be to confine and debilitate Pakistan." During the early 1970s, these two powers experienced distinctive political encounters.

The domination of bureaucrats and warriors brought about the breakdown of parliamentary democracy in Pakistan. The centralizing inclinations within the political setup in favor of West Pakistan were driven by the development of interwoven financial and political aberrations. The discouraged East Pakistanis revolved around the Awami League, which squeezed for territorial independence for East Pakistan. The hesitance of the military administration of Pakistan to hand over control to chosen agents of the individuals in 1970 came about in chaos in an equal neighboring nation with repercussions that drew India into its orbit. In India, the steadiness of the political system had been fulfilled. The Congress government had returned to control, securing a more significant part within the mid-term survey. This government, firm within the saddle, was competent to require a solid stand on the emergency in East Pakistan. Indian association within the battle was called for by her stakes included.

The territorial strife of 1970-71 drew huge powers into the imbroglio as "India, Pakistan, US, USSR, and Communist China and their national interface came into striking juxtaposition in South Asia" (Barnds 1972). With the end of World War II, the superpowers, the USA and USSR, found themselves within the Cold War problem; subsequently, their interface was guided by Cold War contemplations. The USA's cold arrangement rested on the world's encompassing through an organization of military bases and squares to contain the extension of communism. American intrigue in India and Pakistan got to be apparent right from 1950. America gave financial and military help to both India and Pakistan. India was the beneficiary of money-related help, but taking an approach of non-alignment, India jeered at the American military program. Oppositely, Pakistan, which sustained a threatening vibe towards India, joined the American control piece to look for security from India and demonstrated America's most trusted partner. Pakistan joined the Southeast Asian Treaty Organization (SEATO) in 1954 and the Central Treaty Organization (CENTO) in 1956. Advocating Pakistan's fellowship with the U.S.A., Ayub Khan pointed out,

"West Pakistan lies between the three forceful powers of Asia. One is normally unfriendly to us. The other two have a philosophy that clashes with ours. The only way we can guarantee our security beneath these circumstances is to have companions inquisitive about our security ... opportunity (and) advance. That's why we are in a military union with the USA." (Khan 1961).

Amid the Cold War, the US-Pakistan association had never been invited together by the USSR or India. At that crossroads, the USSR, attempting to construct relations with Pakistan, also saw America wander with cheerful readiness to allow Pakistan military help beneath common security settlements and arrangements for discussed bases. The Soviet Union appeared to have an expanding interest in non-aligned India. Soviet Union remained committed to India's stand on Kashmir in the UNO, keeping up relations with Pakistan on a lower key. The USA respected the occasion as an opportunity to contain Chinese communism through non-aligned India. Pakistan got concerned with the Sino-Soviet competition and the move in the American stance.

Moreover, compared to what Pakistan got from the USA as loans and support, India got much more from the same source. Therefore, Pakistan turned increasingly towards China. USSR realized that it had slacked behind China in enrolling Pakistani bolster. As a result, in the wake of Sino-Soviet competition, the Soviet Union endeavored to create sincere relations with Pakistan.

China emerged as a major world power, developing Sino-Soviet contention and developing détente between the USA and the USSR at the beginning of the 1970s. These powers seem to stay uninvolved bystanders within the circumstance emerging from inside advancements in Pakistan and India's reaction to it. Both superpowers were fascinated by keeping up an adjustment of control within the locale. In this way, US President Nixon watched the American arrangement in South Asia as,

... to bring our movement into a steady balance with the other major powers with an interface within the area ... We are profoundly fascinated by guaranteeing the Sub-continent doesn't end up a center of incredible control strife. We'll attempt to keep our exercises steady with those of the other major powers concerned (US Foreign Policy Report 1971).

In early 1971, the superpowers, the USA and the USSR endeavored to preserve a status quo within the subcontinent by first making neighborly signals to both. Both emphasized the need for a political settlement of the East Pakistan issue and took divergent stands within the conflict. This period coincided with a chronicled push in American foreign relations. The Nixon Administration bowed on closing the Sino-American antagonism and entering a reconciliation. Pakistan encouraged the process by working as the mediator. The emotional move in American external affairs within the foundation of fuming Sino-Soviet competition shocked the Soviet Union, who straightforwardly favored India by marking the Indo-Soviet Settlement in August 1971. Both America and China upheld Pakistan and condemned India. The US did not specifically select Pakistan over India but selected China against the Soviet Union. This happened due to the emergence of China's unequivocally differentiating

relations with India and Pakistan. Thus, in the bipolar world system, the Soviet Union openly chose India over Pakistan, picking India against China (Chopra 1971).

Beginning of Bangladesh Liberation War and India's Strategic Reaction

With the onset of Bangladeshi resistance against Pakistan, Indian inclusion in the battle started. Bangabandhu Sheikh Mujibur Rahman, the pioneer of the Awami League, broadcasted the autonomy of Bangladesh on 26 March 1971. Since then, sensitivity and back for East Pakistan have been communicated in official and informal circles in India. The mass media started an up-to-date scope of occasions in East Pakistan. The responses, for the most part, favored East Pakistan's endeavors at self-assertion. Whereas condemning Pakistan for the endeavors to smash, Mrs. Indira Gandhi addressed the official Indian reaction to the Bangladesh crisis on 27 March 1971 in Lok Sabha. She said that her government was fully aware of Bangladesh's situation and would follow appropriate 'international norms' (Bangladesh Documents 1971). Her Parliament passed a resolution,

This House calls upon all peoples and governments of the world to take urgent and constructive steps to prevail upon the Government of Pakistan to put an end immediately to the systematic decimation of a people, which accounts for genocide... This historic upsurge of East Bengal will triumph... Their struggle and sacrifices will receive the wholehearted sympathy and support of the people of India (Bangladesh Documents 1971).

Thus, India expressed her determination for a victory in the Bangladesh Liberation War (Asian Recorder 1971). It was contended in India that Indian involvement could cause an extra burden on her exchequer and could expand communal riots in West Bengal and elsewhere (Subrahmanyam 1972). Finally, India firmly committed to Bangladesh, which could be justifiable concerning the Indo-Pakistan competition. The 1970-71 occasions allowed India to dispassionately attain 'undoing the Two-Nation Theory' (Choudhury 1972, Khaliq 1978). The white paper issued by the Pakistan government assumed the Indian obstructions in the East Pakistan crisis in a way that India never acknowledged the foundation of Pakistan (White Paper 1971). The Indian media highlighted the tense situation in Pakistan. However, India denied any impedances on her portion, and Indira Gandhi said, if there's a battle between two parts of Pakistan, it was certainly not of their making but of the rulers of Pakistan (Lok Sabha Debates 1971)."

During the Liberation War of Bangladesh, India worked as a nursemaid for millions of Bengali outcasts who fled to her land and took protection in several states adjoining Bangladesh (Muhith 2016). The measurements appear that the overall number of displaced people from Bangladesh to India as of December 1971 was 9,889,305 (UNO Report 1972). The Indian government dreaded that the weight might have taken "a communal color since most of the displaced people were Hindus terrorized by the Muslim West Pakistan armed force and touched off the country chain response in which India's lion's share would take exact retribution on the country's 60 million Muslims" (New York Times 10 October 1971). Northeast and West Bengal of India were confronting issues of political precariousness (Dixit

2001). Indeed, world media recognized the direness of the displaced person issue and the ensuing weight applied to India. The world media distributed the catastrophe to an uncommon extent (Indonesian Observer, 30 August 1971).

In an onlooker account of June 1971, Julian Francis, in *Newsweek* then, reported about the extraordinary nutritious nourishment. There was not one or the other work nor cash for that endless number (nine million) of displaced people. Their fate was very dubious, and they, as it were, knew that despite everything, it was way better than what they were taking off, for there was a chance of physical survival here (*Newsweek* June 1971). India acknowledged the torment and fetched a record convergence of outcasts, overwhelming its diverse states despite its money-related limitation (Shore 1971). Mrs. Gandhi marked the crisis as unprecedented in human history (Bangladesh Documents 1971).

India desired a speedy arrangement for the issue (Lok Sabha Debate May 1971). Addressing the country, President VV Giri pointed out that the East Pakistan crisis dreadfully influenced India, the subcontinent, and the world at expansive. He further acknowledged that India was holding displaced people from East Pakistan for the sake of greater humanity (*Times of India*, 15 August 1971). The truth was that the refugee problem has been a stigma on the entire human history. Ten million people took shelter in India during the Liberation War, and India worked as a nursemaid for them (Franda 1982).

From Diplomacy to War Strategy

Any activity on India's portion to energize East Pakistan's severance seems to have influenced the separatist hints within the unsteady political circumstances of West Bengal and Northeast. The escalation of the refugee crisis and the development of Mukti Bahini were conclusive factors to incite India to require activity in favor of East Pakistan (Jones 1972). Hence, the flood of the crisis of Pakistan into India within the shape of displaced people engaged India in the battle. Therefore, Indira Gandhi pointed out, "Pakistan cannot be permitted to look for an arrangement for its political or other issues at the cost of India or on Indian soil" (Bangladesh Documents 1971).

India endeavored to get world bolster for the cause of Bangladesh. India requested and influenced global powers to provide monetary support to feed millions of Bangladeshis who took shelter in India. She argued with them to drive Pakistan to reach a political arrangement. Till the end of July 1971, the conciliatory endeavors of India were coordinated toward stirring world awareness.

India made a serious attempt at diplomatic campaigns across the world. The Indian movements were at official, semi-official, and unofficial levels. Indian Prime Minister, Minister for External Affairs, Indian representative to the United Nations, and other regional organizations played a vital role in these campaigns. They visited the world, discussed the crisis with the leaders of respective countries and organizations, and insisted they not provide the financial assistance that was used against the Banglies because only the cut-off of financial support could have been so damaging for Pakistan.

The diplomatic campaigns of India had a consistent effect at formal and informal levels. Since then, the US and most world-famous organizations have resounded sensitivity with Bangladesh and India. America was concerned about protecting Pakistan's territorial integrity and its affiliations with Peking. Neither of their possibilities was acceptable to the Indian leaders (Times of India, 9 November 1971). Senator Edward M. Kennedy attempted to raise awareness of America towards the human catastrophe in the Bangladesh crisis as a humanitarian state. He urged the Americans and the world to provide aid and relief for millions of Bengali refugees who took shelter in Indian land. He also insisted his government conclude all future US arms shipments to Pakistan instantly (Kennedy 1971).

India endeavored to stimulate global awareness and offer assistance to fathom the displaced people of Bangladesh. Help for the refugees who had been forced to leave their homes was being delayed on a global scale. Still, there was hardly any noticeable effort to address the political situation. In such cases, India's military strategy became stronger. The shift in India's focus from political to military activities commenced with their covert backing of rebels and guerrillas, followed by the deployment of their armed forces to intervene in East Pakistan.

Indian Strategic Support to the Exile Government and Guerrilla War

India's official but clandestine support was extended to the endeavors of the Provisional Government of Bangladesh to organize guerrilla movements. India began preparing and outfitting Bangladeshi guerrillas and freedom fighters with systematic training in May 1971 to fight against Pakistani forces. The guerrillas started working from their bases in India over the border (Palit 1972). For this reason, most of the camps and headquarters of the sectors were set up all around the Bangladesh borders. Initially, the Indian Border Security Forces (BSF) and afterward, the Indian military forces served the Bangladeshi freedom fighters with training. They sent them back as guerrillas to fight against the Pakistani occupation forces (Bhattacharjee 1972).

The Indian Parliament unanimously adopted the resolution to support Bangladesh in the best conceivable manner. This resolution demonstrates that India was ready to help the people's war in Bangladesh (Bangladesh Documents 1971). It was a great move by India from her end for the first time in an emergent situation of a neighboring country. Without India's arms and asylum, Bangladesh might have remained a far-off dream for a long time (Choudhury 1974).

India, moreover, mulled over the plausibility of war with Pakistan. The Indian Cabinet summoned General Manekshaw to decide the course of activity in the Bangladesh emergency. The government of India asked him to take measures for the war against Pakistan (Times of India 18 February 1977). However, the chief of Indian armed forces did not immediately respond to that call since the outfitted powers were still reequipping and reorganizing numerous measures to tone up India's war machine (Palit 1972). Indira Gandhi urged Pakistan to withdraw their troops from Bangladesh, which could have also been a big threat to India (Gandhi 1972).

India-Pakistan war was prompted on 3 December 1971, taking after border infringement. On 4 December, Tajuddin Ahmed appealed to the Indian Premier to take a joint stand against the military maneuvers of Pakistan. At that critical juncture, the Government of India recognized the People's Republic of Bangladesh on 6 December. It was a part of the Indian strategic position on the Bangladesh crisis to make the whole world clear that she did not intend to annex Bangladesh with her territory (The Statesman 7 December 1971).

India permitted the opening of the primary Chancery of Bangladesh in Delhi on 9 December 1971. The great powers did not remain unbiased in the Bangladesh crisis. It became a part of the Moscow-Washington rivalry and the vital battle between the Soviet Union and China (New York Times, 17 December 1971). The US favored Pakistan, as Kissinger asked his colleagues to be tougher on India (Gupta 1972). On 3 December, the USA canceled her \$11.5 million military aid to India (Washington Post 4 December 1971). The relations between Washington and Delhi became deplorable (The Sunday Times, 5 December 1971).

Soviet Union vetoed the draft resolution for a ceasefire at the United Nations, placed by the USA on 12 December. The Indian representative to the United Nations, Samar Sen, in a letter to U Thant, the Secretary-General to the UN, contended the US move on the Bangladesh crisis and the UN response to that (UN Reports 1971).

The USA then decided to send the 7th Fleet with nuclear powered, 'USS Enterprise,' which climaxed the global politics. The Fleet was sailed towards the Bay of Bengal to evacuate US officials from Bangladesh. However, it was a flimsy excuse because the UN spokesman confirmed that all the foreigners who wanted to leave Bangladesh had already been evacuated (Indian Express 15 December 1971). There were only 17 Americans in Bangladesh when the 7th Fleet was sailed in the Bay of Bengal (International Herald Tribune 15 December 1971). The presence of the 7th Fleet in the Bay of Bengal raised the hopes of the Pakistani forces from 10 December to 15 as they hoped for eleventh-hour assistance from the USA.

On the other hand, deploying the Seventh Fleet raised a severe question about India's security. India then needed to divert its warplanes and ships towards the new threats posed by the US fleet, which was positioned against Pakistan till then. Regarding US participation in the war, India was exposed to nuclear destruction.

India communicated with the Soviet Union after being alarmed by the presence of the US fleet. The Soviet Union immediately responded to the clarion call of India by sending 20 Soviet ships to the Indian Ocean. The primary backing rendered by the Soviet Union was an efficient impediment to the US attempts. The superpowers' direct involvement in the Bangladesh liberation war and the looming nuclear threat to India was averted because the Pakistani forces failed to receive their expected assistance from the USA on time. Finally, Pakistan surrendered before the Seventh Fleet participated in the war. The worldwide scuffle displayed a star grouping of powers, which made it a reality. India's participation in the liberation war and the birth of Bangladesh was strategic, decisive, and pragmatic (Lyon 1972).

Conclusion

Indo-Bangladesh jointly gained victory in the war of Bangladesh's independence against Pakistani forces and was successful in its motive both militarily and materially. Apart from helping Bangladesh nationalists, the triumph gave India a moral boost to overcome the demoralization caused by the defeat of 1962 in front of China. The victory in the war was necessary for India's image in world politics as it emerged as a nation to defeat the emergent joint threat of the US-Pak-China axis (Ministry of Defense 1972). The role of India's radio broadcasts was noteworthy for creating favorable public opinion. Ever since the inception of the crisis, Indian mass media has taken the side of the Bangladesh liberation movement. Following the Second World War, the Greek communist rebels, for example, were assisted by broadcasts from a station in Yugoslavia. By announcing the number of refugees daily, India's radio covertly informed the people in East Pakistan that India was prepared to grant them asylum. India's grant of asylum was the only safeguard for the victims of the Pakistan army massacre, which the international community could not prevent. India's armed assistance strengthened the forces of the people of East Pakistan in resisting Pakistan's resort to force. Given Pakistan's forcible denial of Bengali self-determination, India's armed aid to their guerilla fighters appears to be the most appropriate strategic assistance in enabling them to realize their right. The Indian public did not hesitate to express their feelings and sympathy for the Bengalis, and soon, it became geopolitical support for the dismemberment of Pakistan in the end.

The present study contends that "the Indian action was a calculated plan to rent Pakistan in India's inherent interests." It was a well-planned reaction to such an emerging scenario in the regional sphere in which India exhausted political, diplomatic, and, finally, military means. India served Bangladesh with shelter, food, and medicines to about 10 million refugees and extended full support to the Bangladeshi freedom fighters by providing them with arms and training facilities. By sending its troops to fight against the Pakistani forces under a Joint Command with Bangladesh, India's geostrategic predicaments were finally fulfilled, which put Bangladesh on the world map.

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Feedback on Students' Writing: A Study on Teachers' Practices at Higher Secondary Schools in Urban and Rural Bangladesh

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Abstract

The study aims to investigate the teachers' practices of feedback on students' writing. Feedback studies are significant because feedback is instrumental in developing writing skills. A questionnaire survey was conducted among 30 teachers teaching at urban and rural higher secondary schools in Bangladesh. In teaching writing, feedback and producing multiple-draft of writing do have special significance because it determines students' writing success. A self-reported 46 item questionnaire adapted from Ko (2011) is administered to elicit relevant data to embark on insights on the writing practices in the higher secondary EFL class in Bangladesh. The study finds that teachers usually give feedback on vocabulary and grammar related errors rather than on content and organisation. In many cases, content writing and multiple-draft approaches are not followed, and learners do not require resubmitting their writing works. It seems that the teachers perceive themselves as language teacher not writing teacher. The findings have a number of factors including writing test, teacher training on giving feedback on writing, classroom practices, class size, class time, sociocultural and affective effects, social disparity, unequal opportunity, unequal power and agency related practices, cognitive and metacognitive strategies, students' proficiency and learners' perceived needs. The urban and rural teachers have different practices in terms of providing feedback on student writing, and that causes learning gap between the two.

Keywords: Feedback on student writing, Multiple-draft approach, Process writing, learning gap, urban and rural Bangladesh

1. Introduction

1.1 Background of the Study

1.1.1 Truscatt in his controversial but interesting review published in 1996 embarked upon a decision that error correction in learning writing is unnecessary because it hampers the writing development process. This idea outnumbers the idea of teacher as correctionist. However, that was not the only one. Several studies (Fazio, 2001; Kepner, 1991; Robb, et al., 1986; Truscott and Hsu, 2008) published before and after this conclusive remark also made similar claims through their findings. Nevertheless, the search did not end there. The impact of feedback to correct the error in the writing of a second language learning setting had been studied again and again. And then several other studies (Bichener, 2008; Chandler, 2003; Ellis et al., 2008; Ferris and Roberts, 2001;) showed that right kind of feedback might significantly assist the second language learning process. Therefore, there is a further need to see impact of feedback in learning writing in English as a foreign language in different settings. Necessarily, the impact of feedback on students' writing requires a clear idea on teachers' practices of feedback.

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1.1.2 Writing is a predictor of educational success, and feedback is a predictor of writing success. Therefore, feedback is indirectly connected to educational achievement. Study on students writing is significant as many of the studies show that writing is instrumental in educational setting for a number of causes. Writing strategy can predict the reading competence and reading can predict educational achievement. Moreover, there is a relation between feedback and growth in writing ability. Therefore, there is a need to conduct feedback study in our context as it is limited in Bangladesh.

1.1.3 Feedback practices were there in the village schools in Bangladesh even fifty years back, and feedbacks are here also in our schools now. In the family narratives told often casually, from the memory of his schools days in 1950s of a tiny village beside river Madhumati in Narail district of Bangladesh my father described the school teachers who whenever were appeared in the school corridor with a cane in their hands, the class became silent because of the fear of punishment for not being able to do class works on grammatical rules in English and translating sentences into English from Bangla. He also said that whenever in 1956 a bunch of students went to Itna English High School to study at class six after the completion of their primary education at Karfa School, many of them failed in the final exam of class six and among them many of the students failed in English subject. So, grammar, translation, punishment and failure in English is not new in the rural schools in Bangladesh. However, mistakes and errors were primarily and predominantly indicated in the class at that time was grammatical and syntactical. Content and organization errors are rarely addresses in the class perhaps because of the colonial mind-set that discourages to think and contribute in meaning construction rather gives much emphasis on form or structure. Things have not changed much in present time, we can assume. The present study will thus make attempt to find if the teachers in village are still putting more emphasis on the or grammar and syntax rather than on content and organization of students' writing.

1.1.4 There is a gap of academic achievement among the students from urban and rural background. Reasons of this gap is different in nature and frequency, and feedback is indirectly related to educational success. However, secondary school certificate and equivalent exams result revealed that educational gaps between urban and rural Bangladesh are still widening as institutions having 0-50 per cent pass rate were mostly from rural areas. (Alamgir, 2017). Shortage of competent teachers, good school libraries, well equipped laboratories, inability to spend money for coaching, private tuition and get better guidance from parents at home and teachers at classrooms are classified as the primary cause of the gap, and this can be addressed by changes related to policy agenda in education that requires political commitment. Priorities can be identified by resource allocation and attention. It is noteworthy to point out that students from rural areas are mostly fail in English and mathematics. In this backdrop study on teachers' practices of feedback on student writing may shed light on the urban rural divide in education.

1.2 Purpose of the study

The purpose of the study was to determine teachers' practices on student writing at the higher secondary schools in urban and Rural Bangladesh, making a comparison between two data sets to look for the predictors of feedback, such as, class size, teachers' trainings, teachers' socio-economic class, education, years of experience, gender, curriculum, exams, etc. The 12th graders of the study finished 11 year of schooling and passing 12th year school exam is a gateway to enter into tertiary level education in Bangladesh. Moreover, writing skills is one of the predictors of good performances at the tertiary level education and professional success. And feedback

on students writing can also be considered as one of the predictors of quality writing in academia. But in Bangladesh, feedback may not be provided adequately and properly as students at tertiary level very often failed to show ability to write to the level appropriate for them, it can be assumed. Consequently, they often cannot perform better at the university and profession.

1.3 Statement of the problem

Numbers of students passing in the 12th year school exams is increasing every year, and numbers of students getting higher grades are also on the rise but the quality of education, knowledge, and skill is not up to the mark. In addition to being limited English proficient, a large number of these students does not have writing skills appropriate for their level. In 2017, the then education minister asked for extra classes in English and Mathematics, which is a strong call for accountability on the part of the school system. However, test instruments and norms may be one of the obstacles while teacher training and textbook materials are the others. Therefore, test performance and academic achievement can't truly represent writing skills. However, there is a limited and rare study on teachers' practices of feedback on 12th graders' writing in urban and rural Bangladesh settings. Therefore, the study examined the practices of feedback on 12th graders' writing in urban and rural Bangladesh settings and associations of them to find out the nature and depth of urban rural divide, and to point out the predictors of feedback practices and its impact on students. The study will make attempt to address the following questions:

01. What are the types and forms of feedback given on student writing by the rural and urban higher secondary school teachers of Bangladesh?
02. What is the association, if any, between the teachers' feedback on students writing in urban and rural Bangladesh?
03. Do the rural and urban higher secondary school teachers of Bangladesh follow multiple draft approach of writing?
04. What are the types and forms of writing format related feedback given on student writing by the rural and urban higher secondary school teachers of Bangladesh?
05. What are the types and forms of writing format related feedback given on student writing by the rural and urban higher secondary school teachers of Bangladesh?

1.4 Significance of the study

The study attempts to identify teachers practices on student writing in urban and rural Bangladesh. It will help us to analyse the situation and reset the policy agenda of different macro and micro agencies including state, government, board, school, teacher, guardian, community, media, NGOs, and many others. Secondly, it will shed light on the predictors of teachers' feedback on student writing. And it will help develop insight to work on curriculum and test instruments and norms. The study also aims to generate awareness among the stakeholders about the importance and impact of teachers' feedback. The knowledge can also be used in course design, instructional design and test numbers so that inequality in education in urban and rural areas can be addressed.

1.5 Limitation of the study

The study used random stratified sampling. And the sample may not be representative to the population. The study did not consider variables such as

instructional experience, learners' motivation, economic capital, social capital, cultural capital, etc.

02. Review of related literature

Ideas related to language teaching have been changing due to the evolving nature of our understanding on the language processing. Language teaching and learning can be facilitated by independent and autonomous environment of communication though language limits our thought often as an unconscious choice of ideas embedded in an array of intricacies of signs, texts and discourses. In this connection, the role of errors in language learning, the process of correcting errors in learning writing and teachers' perception on feedback to the error in student writing are considered to be a continuum narrating the developmental stages of language learning.

2.1 Definition of Terms

Definitions of errors and feedback get changed because of the underlying perception on language and language learning process. In linguistics, the definitions of 'mistake' and 'error' are rather diverse. Ancker (2000) claims:

'A mistake is a performance error that is either a random guess or a slip, it is a failure to utilize a known system correctly. An error is a noticeable deviation from the adult grammar of a native speaker, reflecting the interlanguage competence of the learner' (2000: 20).

Edge (1989) suggests classifying mistakes into three categories: slips, errors and attempts.

'Slips' are mistakes that student can correct themselves; 'errors' are mistakes that students cannot correct themselves; 'attempts' are students' intentions of using the language without knowing the right way. In this article, either the most common linguistic term 'error' or the students' preferred term 'mistake' will be used interchangeably.

Feedback may be defined as information supplied to learners about their performance on a task, by a peer or a tutor, with a view to improving language skills. It encompasses not only correcting learners, but also assessing them. Both correction and assessment depend on mistakes being made, reasons for mistakes, and class activities.

Ellis (1994) defines that error is an unintentional deviation from the operating conventions/practices of a target language variety made by second or foreign language learners. Moreover, Brown (1994) defines linguistic errors as "a noticeable deviation from the adult grammar of native speaker, reflecting the interlanguage competence of the learner". Both Ellis and Brown believed that language is a set of immanent rules mastered by practices controlled by the native speakers. But Brown extended the idea by pointing to the reason of errors as a conflicting and negotiating sites of the two different sets of rules of languages. However, Ellis further elaborates that inadequate knowledge of the practicing rules of the target language is the cause of error (systematic error) and momentary deviation at the time of performance is the cause of mistake (performance error). Language performance errors are recognizable and can be readily corrected whereas systematic errors are unrecognizable by the learners and happen repeatedly (Gass and Selinker, 2008). Moreover, error is learners' inadequate knowledge of the target variety of language and mistake is a failed attempt to apply a known system (Brown, 1994). Therefore, language is an

immanent system which can be learnt by attempting to sing it. However, in this paper, error and mistake are seen as a single operative. In case of writing, error can happen largely in two different levels. As such, error can happen in language related level which abounds around word, spelling and word order, and in thinking related level which are reflected in content and organisation of one's writing. However, errors are an integral part and representation of the language learning process in different levels. We need to remember that with language we also learn ideas and thoughts and assumptions, inferences and argumentative processes. Thinking process and pattern develops with language usage.

Feedback is an output that reappears as an input in revised form, so there is cause-effect circularity in the entire feedback process. However, in reality, single causal reasoning about a feedback system is difficult because the first reasoning influences the second and second the first, which are often opposite to each other and leading to a circular argument. This makes reasoning based upon cause and effect tricky, and it is necessary to analyse the system as a whole (Aston and Murray, 2010). However, little research has been found on the nature, cause and result of feedback, and how does feedback work in mending the linguistic deviation of a language learner, and content and organization of a writing work of a writing learner. But language and thought abound and overlap each other, thus their errors are. Still in many cases, they can be identified differently and the feedback can be given accordingly. The language class and thinking class are often inseparable and so the errors are. The feedback system needs to be as it is outside of the class because that acts naturally. In the classroom situation, where language and achievement are primary focus, learners receive formal or informal feedback on their understanding or performance on various tasks by an agent such as teacher or peer (Hattie and Timperley, 2007). However, feedback in writing classes will be centred around language and thinking process for the obvious reason that error can occur in both ways. Successful corrective feedback should be nonevaluative, supportive, timely and specific (Shute, 2008). Whenever, language is considered to be a social semiotic system, feedback in learning setting can be seen as a process of intervention to reduce and diminish the deviation of a non-native language learner. As thought and ideas are conveyed by linguistic symbols and signs, recommending a change in thought or idea or line of argument often related to bringing changes in the word and word order. Still there is no ambiguity to the fact that giving feedback on word-grammar related errors and content-organization related error are two different issues. Moreover, admitting the presence of feedback is to accept a point of interface where the learners and teachers, and learners themselves with two sets of language systems conflicts, negotiate and compromise on the semiotic choices of meaning. However, in this study, feedback is an intervention to reduce the deviation from the target variety of a language, but that does not necessarily mean it is apolitical. Because asking to choose one idea or line of argument over another in student writing, and because even asking for a choice to change one word to another and one word-order to another is an act of power, resistance and agency. That's why, The Sydney School devised genre analysis as a way to see the process by which learners are taught to write in primary and secondary schools (Martin, 2012).

2.2 Theoretical framework

Current theories of how people learn languages suggest that habit formation is only one part of the process rather the other side conveys that it is much more creative, innovative, cognitive and socio-political. Before the 1960s error occurs because of unlearning and mislearning as a result of error in teaching method whereas after 1960s human are seen as a possibility to generate unlimited numbers of sentences

and thereby errors can shed light on many unknown areas of human thought processes by hypothesis formulation. Chomsky (1965) gave idea on cognitive aspects of language learning while Wittgenstein (1953) regarded meaning making as a socio-political act. So, now there are many reasons for errors to occur: interference from the native language, incomplete knowledge of the target language, or its complexity (Edge, 1989), or thought process interference, or meaning making process in the socio-political contexts. Some researchers suggest that feedback to L2 writing falls somewhere between two extremes—evaluative or formative feedback (McGarrell and Verbeem, 2007). Evaluative feedback typically passes judgment on writing, reflects on sentence-level errors, and takes the form of directives for improvement on assignments.

Formative feedback, which is sometimes referred to as facilitative, typically consists of feedback that takes an inquiring stance towards the text. Most of the research into feedback has dealt with the role of negative feedback in secondary education (Edge, 1989). Negative feedback can be classified into different types that include ‘recasts’, i.e. the reformulation of all the parts of a student’s utterance, minus the error, implicit negative feedback, and explicit negative feedback (Sakai, 2004).

However, the science and art of teaching English support the idea that not all errors should be corrected (Harmer, 2001). It is based on the fact that errors are normal and unavoidable during the learning process. The nature of teacher correction differs widely among teachers and classes and depends on such factors as course objectives, assignment objectives, marking criteria, individual student expectations, strengths, weaknesses, and attitude toward writing (Harmer, 2001).

2.3. Different Attitudes to Error Correction

According to Ancker (2000), error correction remains one of the most misunderstood issues in foreign language teaching, and there is no consensus about it. Correction is considered to be more effective when it is focused, descriptive rather than evaluative, contains a moderate amount of positive feedback with a selected and limited amount of negative feedback, and allows for response and interaction (Brandt, 2008).

The research into the effects of error correction is inconclusive. Some authors suggest that error correction is ineffective and thus unnecessary (Truscott, 1996). Wang (2008) describes a case study which shows that some students may emotionally respond to face threatening situations. Therefore, positive affective comments should be offered first to encourage learners and reduce the tension caused by error correction. Thus, the hazards of demotivating the learners can be avoided. Surprisingly, little research has explored important aspects of teachers’ and learners’ preferences for feedback. According to Leki’s (1991) survey of 100 learners’ preferences for error correction, good writing in English is equated with error-free writing, and, moreover, learners expect and want all errors in their papers to be corrected. Additionally, in another survey of 47 learners’ attitudes towards classroom feedback, Enginarlar (1993) reports that they perceive surface-level error correction as effective teacher feedback. In the study that investigated 824 students’ and 92 teachers’ beliefs about error correction, Schulz (1996) reported some opinion discrepancies among teachers as well as between teachers and learners. His study revealed that learners are more receptive to corrective feedback in both written and spoken language than teachers. A follow-up study by Schulz (2001) compares his 1996 data with the responses elicited from 607 students and 122 teachers in Colombia. It reveals a relatively high agreement between students as a group and teachers as a group across cultures on most of the questions. Nunan (1993) presents a study that examines the relationship between the attitudes of learners and teachers

varies. The data show a clear mismatch between learners' and teachers' views in all but one activity, namely, conversation practice. The results of Nunan's study show that error correction receives a very high priority of 7 out of 10 points among learners, and a very low priority of 2 among teachers. The comparison of teachers' and learners' preferences for error correction is analyzed by Diab (2006), who reveals various discrepancies between their preferences for feedback as well as the differences in beliefs among instructors themselves. Diab recommends that teachers incorporate classroom discussions on error correction in order to help their students understand how feedback is intended to affect their writing.

Ancker (2000) examined teachers' and learners' expectations regarding error correction. In his survey, 25% of 802 teachers and 76% of 143 learners indicated believing that all errors should be corrected.

The most frequent reason given by teachers for not correcting students writing error was the negative impact of correction on learner confidence and motivation, and the most frequent reason given by learners for correcting the error on student writing was the importance of it in learning English correctly. The results of the study are significant in revealing the opposing expectations of teachers and students about how errors should be handled.

2.4. Feedback on form or content

Ko in his study conducted in 2011 in the USA on Korean as a foreign language students and English as a foreign language students administered by the same questionnaire used in this study also found that FL teachers gave more focus and attention to the language related issues over content-organisation related issues than EFL teachers. In this regard, Ko made a remark that these differences are due to the factors including feedback related training, cultural-developmental factors, learners' proficiency and need. However, learners and teachers seem to be divided into their opinion regarding the issue of word-sentence related and content-organisation related errors. Not only the teachers (Zamel, 1985) but it is also the students (Leki, 1991) who often think that word-sentence related errors are pivotal in case of feedback on learner writing. The conflicting findings are due to the contextual factors (Hyland and Hyland, 2006) such as attributes of teachers, learners, classrooms, writing purposes, practices, cultural factors and political system (Ko, 2011). However, teaching practices, class size, learners' motivation and politics of pedagogy seems to be the prominent factors in providing feedback on learners writing in Bangladesh.

2.5. Writing as predictor of educational success

Suvin (2020) stated that writing is an important but complex skill to master for educational success. Graham et al. () in their meta-analysis found that writing about content enhanced learning in science, social studies and mathematics at elementary, middle and high schools. In another study qualitative, non-experimental and correlational in nature and conducted on 369 12th graders in Devaod de Sur division in The Phillipines, Miralles and Nesperos (2022) revealed that the classroom learning environment and students' writing strategy can predict the reading competence of senior high school students. In this study, 185 US high school students' data were coded and analysed to test associations between the review behaviour, revision techniques and learning outcomes. However, they conducted three sets of statistical models: predicting revisions, predicting implementations and predicting learning. The predictors were numbers of comments students received and provided, numbers of revisions and implemented comments. And another study by

Wu and Schuann (2021) on 185 US high school students found that providing feedback was directly related to growth in writing ability.

2.6. Teachers' feedback and its impact

Feedback can have both negative and positive effect on students. In a study conducted in 2021 by Yu et al. on 1075 Chinese EFL university students revealed that seven attributes of feedback could have negative impact on student writer, those are lack of specification, low quality, superficial feedback, unclear feedback criteria, inconsistent feedback, one-way communication, and unclosed loop. These feedback attributes cause negative effect on students' writing practices, learning emotions and motivation, and social relationship. However, a study by Ye Han and Fiona Hyland conducted in 2019 administered by a case study on two Chinese EFL students question the assumption on the relation between written corrective feedback and negative emotions. Moreover, another study conducted by Gonzalez-Torres and Sarango conducted in 2023 on 85 EFL learners aged 17- 18 years administered by quasi-experimental and survey questionnaire where the pre and post test of the study revealed that direct feedback by teacher, indirect feedback by teacher and peer feedback improved writing skills of every groups. Their study result also showed that there is a statistically significant difference in the results of the post-test between the groups who got feedback and those who did not, and this indicated that feedback was effective.

2.7 Feedback on writing: Urban and rural gaps

In a study report prepared by Bangladesh Examination Development Unit (BEDU) revealed that the rate of students with high learning gap in Bangla, English and Mathematics in towns was 36 per cent at the highest and 43 per cent in the village. Moreover, students from hill, coastal, char and haor areas are with higher learning gap comparing to their peers in plain land. And Madrasah students and other types of school students show higher learning gap (Ahmed, 2022). To address the learning gap, extra classes, online classes, television and radio classes can be arranged. Shortage of competent teachers, good school libraries, well equipped laboratories, inability to spend money for coaching, private tuition and get better guidance from parents at home and teachers at classrooms are classified as the primary cause of the gap, and this can be addressed by financing which is policy agenda that requires political commitment (Reardon, 2012). Priorities can be identified by resource allocation and attention (Aslanargun, 2012). It is noteworthy to point out that students from rural areas are mostly fail in English and mathematics. In this backdrop study on teachers' practices of feedback on student writing may shed light on the urban rural divide in education. Moreover, factors of the widening achievement gap can be classified as 'in-school factors' which are teacher quality, teacher expectation, availability of resources, school culture, tracking, and availability of upper level courses (e.g. Advanced placement, Honors, etc.), and 'out-of-school' factors which are socio-economic status (SES), ethnicity, gender, parental influences, previous formal school, place of residence (urban or rural), social distance and first language proficiency (Caro, 2009). Other factors are social and psychological.

3. The Study and the research method

3.1 Study Objective

The study attempt to investigate teachers' practices on the feedback aspects on higher secondary school students writing. For this purpose, the research questions of the study are framed in the following manner:

01. What are the types and forms of feedback given on student writing by the rural and urban higher secondary school teachers of Bangladesh?
02. What is the association, if any, between the teachers' feedback on students writing in rural and urban Bangladesh?
03. Do the rural and urban higher secondary school teachers of Bangladesh follow multiple draft approach of writing?
04. What are the types and forms of writing format related feedback given on student writing by the rural and urban higher secondary school teachers of Bangladesh?
05. What are the types and forms of plagiarism & referencing related feedback given on student writing by the rural and urban higher secondary school teachers of Bangladesh?

3.2 Design of the study

The exploratory mixed method research aiming to assess teachers' feedback on students' writing makes attempt to cover the maximum variation of sampling. A five point Likert scale self-reported questionnaire are used for collecting quantitative data and semi-structured interviews and classroom observation are employed for collecting qualitative data.

3.3 Instrumentation

The 46 item questionnaire divided in four parts is adapted from Ko (2011). Data related to the types of feedback on writing are elicited from Part I which consists of 12 items. Data on perception of the use of feedback on writing are elicited from Part II which consists of 16 items. Data on the use of selected approaches of feedback on writing are collected from Part III which consists of 6 items, and lastly data on demographic and background information are collected by Part IV which consists of 12 items. However, 5 teachers are employed to ensure the content validity of the instrument on satisfactory level. Specifically, item 9 of Part I asked about the numbers of drafts the EFL teachers of rural and urban Bangladesh ask the learners to submit. Aspects of students writing on which feedback are usually made are arranged in the format of multiple choice type questions on which survey participants select their choices.

3.4 Pilot study

The questionnaire was sent to three experts for their opinion regarding the clarity and relevance, and their opinions are accommodated. English as a foreign language teacher who would not take part in the main study were given the questionnaire for their opinion on the clarity, ambiguity, relevance and appropriateness of the items. They are of the opinion that three of the items are to be changed to make them relevant and four are difficult to understand. So, those were rewritten to bring them into desired form. Moreover, the semi-structured interviews and classroom observation are given to experts for their opinion. The pilot test is conducted to ensure the satisfactory level of reliability across the parts of the questionnaire.

3.5 Sampling and Subjects

The sample of the study was 91 EFL teachers from 13 schools of which 8 were from rural and 5 were from urban areas of Bangladesh. It took 3 months to collect data from the rural and urban higher secondary schools. Stratified random sampling technique is applied to get the sample. Among the 91 respondents 90 were

responded. The items of part IV of the questionnaire collects demographic and background information including gender, education, training, teaching experience and student proficiency. The demographic information is presented below:

Table 01 Survey participants' demographic information

Category	Sub category	All (n=90)	Rural (n=40)	Urban (n=50)
Gender	Female	30 (33%)	15 (37.5%)	20 (40%)
	Male	60 (66%)	25 (62.5%)	30 (60%)
Education	Master	40 (44%)	15 (38%)	30 (60%)
	Bachelor	50 (56%)	25 (63%)	20 (40%)
Teaching Experience	Min-Max	1-20 years	1-15 years	1-20 years
	Avg.	10 years	8 years	12 years
Teacher training	Have	30 (33%)	10 (25%)	20 (40%)
	Don't have	60 (66%)	30 (75%)	30 (60%)
Students' proficiency	Beginning	50%	60%	40%
	Intermediate	35%	30%	40%
	Advanced	15%	10%	20%

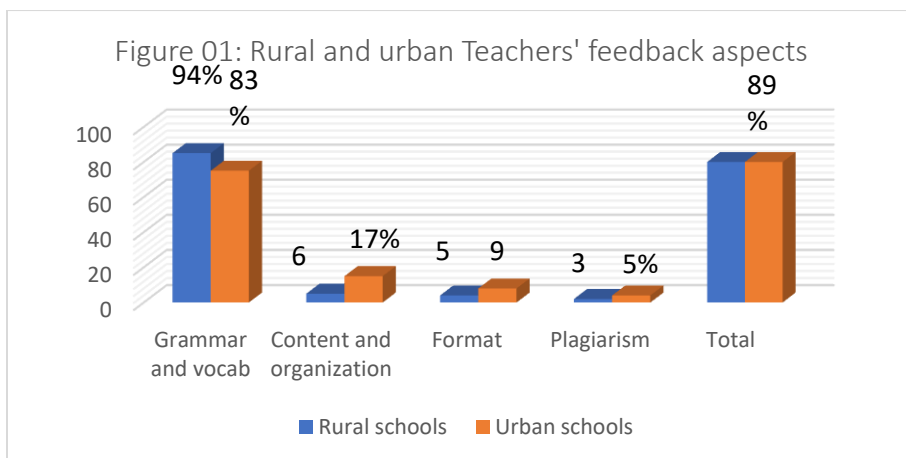
3.6. Data Collection and analysis

Questionnaire was administered in 3 months by visiting 13 higher secondary schools. The survey participant got 45 minutes time to fill in the Likert scale questionnaire by putting tick mark on any one among four choices. Earlier permission was taken from the head teachers and concerned subject teachers. Survey participants' permission was taken at the time of the data collection. Descriptive statistics was employed to analyse the data. The questionnaire was not translated into Bangla because pilot study showed that EFL teachers understood the questionnaire in English clearly. The response rate was 99% as the rest 1% did not response to the questionnaire. Non-response error was controlled by comparing the responses of early to late participants of the questionnaire. Part I test-retest reliability, r (1-week) = .89; Part II Cronbach alpha (internal consistency reliability) = .90, Part III test-retest reliability, r (1-week) = .95.

Descriptive statistics were attempted to measure frequency of survey participants' responses. To decide the preferences of the urban and rural teachers' aspects of feedback between grammar based and content based feedback given on students' writing are measured. The grammar and word choice related feedback includes vocab/word choice, grammar/punctuation whereas content related feedback includes content, organization/rhetoric. The degree of grammar related and content related feedbacks includes 5 spectrums -2 (extremely grammar related), -1 (grammar related), 0 (neutral), +1 (content related), +2 (extremely content related). The mean difference between rural and urban students are tested to be statistically significant while independent samples t-test was performed at $\alpha = .05$.

Rural and urban higher secondary school teachers' practices related to feedback aspects on students' writing are formulated in a column chart of Figure 01. Both the rural and urban higher secondary school teachers give importance on the vocab/word choice & grammar related rather than content & organization/rhetoric related errors while providing feedback on student writing. However, teachers from rural regions are more concerned with vocab/word choice & grammar related error. In a similar study conducted in 2011, Ko found that Korean as a foreign language teachers gave more importance on vocab/word choice & grammar related error rather than English as a foreign language teacher. He assumed that it was because the KFL teachers'

training, education, experience, cultural differences and students; proficiency. The result of the survey data is presented in a column chart below:



The rural region higher secondary school teachers are more concerned about the grammar-vocabulary related errors over the content-organization related errors than the urban region higher secondary school teachers. The mean difference of the grammar and word choice related feedback between rural and urban higher secondary school teachers identifies rural teachers to be more concerned about the grammatical and word choice related errors (rural region higher secondary school teachers Mean = -.85, SD = .798, urban region higher secondary school teachers Mean = -.75, SD = .695). The independent samples t-test rejected the statistical hypothesis of no difference and ensured that difference between urban and rural teachers was statistically significant. The effect size was .85 which is a “large” effect size calculated through Cohen’s formula which stated that effect size is “small” around .2, “medium” around .5 and “large” around .5.

Moreover, study revealed that rural and urban higher secondary school teachers do not give feedback related to writing format aspect of students’ writing. However, urban higher secondary school teachers were found to be slightly more concerned with format related aspect of feedback. Figure 01 shows the numbers in his regard. The writing format related aspect of format are paper layout, format, spelling, remarks on good experiences, degree of improvement, paragraph coherence and unity, cohesiveness, complexity for a given level, difference between written and spoken language, field-specific content, topic, title, capitalization, thesis, supporting evidences, purpose/audience, genre, syntactic variety, register, effort, task fulfilment, mechanics including title, authorship, author’s name and address, margin, etc. are not at all addressed in the feedback given by both rural and urban schools. These are not even included in the curriculum and exam question.

However, the study showed that neither rural nor urban teachers provided feedback regarding plagiarism & referencing practices significantly. But study revealed that urban higher secondary school teachers were slightly more concerned with plagiarism & reference related aspect of feedback. Even the school system in Bangladesh does not include plagiarism as an important issue though it is an important aspect of writing.

Table 2 shows the survey participants responses regarding the numbers of drafts of writing the students need to submit (Item 09). The result suggests that majority of the students (All: 83%, rural:87%, urban: 80%) does not need to submit more than one draft. So, multiple draft submission is not practiced through feedback process. However, more students from urban schools (rural:13%, urban: 20%) need to submit multiple drafts than those from rural schools. Ko in his study conducted in 2011 also found that a large percentage of Korean as a Foreign Language teachers did not ask students to submit a revised second draft but the EFL teachers rather more often asked for revised second draft from their students.

However, the study revealed that single draft approach in writing was prevailing both in rural and urban higher secondary schools in Bangladesh but numbers of students require to submit multiple drafts are significantly less than those of urban schools. The reason may be interwoven in the priorities and practices. As the grammar-vocabulary are prioritized, the content-organization of writing turns into secondary and this is connected to the predominant practices of single draft approach of writing because the content-organization aspect of feedback demands revised rewritten second draft submission whereas the grammar-vocabulary related feedback demands changes only in some specific sentences in most of the cases, not a resubmission of the entire writing.

Table 02. Number of Drafts

# of Drafts	All (n=90)		Rural (n=40)		Urban =(n=50)	
	f	%	f	%	f	%
Multiple	15	17	05	13	10	20
Single	75	83	35	87	40	80
Total	90	100	40	100	50	100

5. Findings, discussions and pedagogical implications

The first research question seeks to identify the types of feedback provided to the learners. The study showed that both the urban and rural teachers identify grammar-vocabulary related errors more than content-organization related errors. Therefore, the principal trend in Bangladeshi rural and urban higher secondary schools is to provide feedback more with grammar-vocabulary related aspect than content-organization related aspect of students' writing. That's what the study found in response to the first research question. This finding indicates that higher secondary EFL school teachers in Bangladesh identifies themselves as the language teachers not writing teachers. However, the successive t-test showed that the rural higher secondary school teachers in Bangladesh give more importance on grammar-vocabular related feedback of students' writing than their urban colleagues, which is statistically significant given the large effect size.

The mean difference of grammar-vocab related feedback and content-organization related feedback between the urban and rural show that the rural school teachers are more interested to grammar-vocab related feedback. The reason of giving feedback predominantly to the grammar-vocabulary related aspect of students' writing by the both rural and urban higher secondary school teachers in Bangladesh may lie in the low proficiency of the students. Due to low proficiency, they may not be able to write a complete paragraph or essay rather what they write is only sentences. And the sentence level feedback mostly confined in grammar-vocabulary related aspect. Exams at higher secondary classes does not need authentic writing. Question items of the writing tests at higher secondary classes in Bangladesh seldom demand

authentic writing rather memorized writing is more often evoked. And probably there is a gap in assessment and evaluation of writing of the exams in higher secondary schools. The predominance of grammar-vocabulary related feedback may be considered as the washback effect of writing exams. However, teachers own experience on learning writing may be instrumental in teaching writing as it can be assumed that it was centred around grammar-vocabulary related aspect.

The finding indicates that the rural school teachers are more concerned with grammar-vocabulary related aspect in comparison to content-organization related aspect than urban school teachers may be connected to rural urban disparity, economic inequality, social hierarchy, unequal social opportunity, disproportionate power and agency related practices. The rural higher secondary schools are situated in underprivileged and economically backward areas in relation to urban schools. The rural schools get less social opportunity and resource than their urban equals. Consequently, the rural higher secondary school teachers enjoy less space to find their voice and agency in teaching writing and hence, move around more on structural issues of students' writing rather than content related issues of students' writing. In addition, rural teachers may have less training than their urban colleagues.

In response to the second research question, the study found that neither the rural nor the urban higher secondary school teachers in Bangladesh follow multiple drafts approach of feedback in writing. Only 17% of teachers occasionally asked the students to resubmit their writing after correction. However, the interview informed that they could not do it because of the large class size which is 80 on average and inadequate class time which is 1 hour on average. This idea is linked with the teachers' predominant practice of feedback in grammar-vocabulary related aspects rather than content-organization related aspects of students' writing. As grammar-vocabulary related feedback on writing most often does not require revised rewritten submission of second drafts but content-organization related feedback demand multiple resubmissions. The interview also revealed that even in the multiple-draft approach the teachers are more interested to give grammar-vocab related feedback rather than content-organization related feedback both in the early and later drafts. But it is expected that the earlier draft will give feedback mainly on content-organization and the later drafts will provide feedback mainly on grammar-vocab. Teachers have no training on feedback of students' writing. Even rubric for assessing writing are not used by the teachers.

To address the third research question, the study showed that the rural and urban higher secondary school teachers in Bangladesh are not significantly concerned with format related aspects while giving feedback on students' writing. However, urban teachers are more aware about the style issue than their rural colleagues. This format related aspect includes paper layout, format, spelling, remarks on good experiences, degree of improvement, paragraph coherence and unity, cohesiveness, complexity for a given level, difference between written and spoken language, field-specific content, topic, title, capitalization, thesis, supporting evidences, purpose/audience, genre, syntactic variety, register, effort, task fulfilment, mechanics including title, authorship, author's name and address, margin, etc. are not at all addressed in the feedback given by both rural and urban schools. These are not even included in the curriculum and exam question, and the result is obvious- the teachers and learners are not addressing the issues in their writing. However, urban teachers are more aware about the style issue than their rural colleagues due to the unequal economic, social and political opportunity of the rural and urban higher secondary school teachers and students. The urban higher secondary school teachers and students get

more opportunity to use the internet and to open up document in computer and that develops awareness on the style aspects of writing.

The last research question of the study showed that neither urban nor rural teachers are concerned about plagiarism-referencing related aspect of feedback on students' writing. However, rural higher secondary school teachers are more aware about the reference style and its need than their urban collaborators. The reason may lie in the notion of originality and intellectual property rights as it varies from culture to culture, and thus, the need to address plagiarizing and referencing differ significantly.

There are a number of reasons for these kinds of findings. In Bangladesh, classroom writing is seen as a product rather than a process. So, writings are not rewritten and resubmitted several times in the writing classes. Teachers are not given sufficient training on how to provide feedback on student writing. Class size and class time are also among the impediments to provide effective feedback on student writing. Learners' need and expectation to get feedback on something visible, tangible and identifiable, and can be corrected easily, readily and quickly are among the other reasons for which teachers tend to give feedback on grammar-vocab errors.

However, the predictors of the above findings may be numerous including the students' proficiency in English, academic level of the learners, washback effects, teaching methods, teachers' training, teachers' prior learning experience, rural urban disparity, unequal opportunity and resources, economic gap, unequal practices of power and agency, cultural differences, etc.

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Appendix

Questionnaire for EFL Teachers

Part I

Directions

This part asks about types of written feedback foreign/second language teachers use when responding to student writing. In each item, please mark the closest types of feedback you normally provide.

1. On what aspects of student writing do you provide feedback? (Select all that may apply.)
☐ Grammar & Word Choices ☐ Content & Organization ☐ Format ☐ Plagiarism & referencing
☐ Other _____
2. If you provide feedback on the language of student writing, on what portions of grammar errors do you provide feedback?
☐ I address all grammar errors that students make. (Comprehensive feedback)
☐ I address only a few significant grammar errors. (Selective feedback)
☐ I do not provide grammar feedback.
3. If you address only a few significant grammar errors on students' paper, how do you prioritize those grammar errors (Select all that may apply.)
☐ Based on course rubric, grading policy or external standards ☐ Based on the task on which students are working
☐ Based on the needs of individual students ☐ Based on lessons recently given in class
☐ Other _____
4. When you make comments on students' grammar errors, do you provide correct forms?
☐ I provide correct forms to students' grammar errors.
☐ I do not provide correct forms. Instead, I use different methods to let students know the error,
☐ I sometimes provide correct forms, but sometimes not.
☐ Other _____
5. If you do not provide correct forms to grammar errors, which method do you use to let students know about the error?
☐ I indicate grammar errors by underlining or circling.
☐ I indicate errors and provide error codes (e.g.; VT for a verb tense error)
☐ I count the number of errors in each line and write the number down on the margin,
☐ Other _____
6. Which areas of a student paper do you prefer to use to provide written commentary? (Please select all that may apply)
☐ On the cover ☐ On the last page ☐ On both side margins ☐ On the space ☐ Other _____
7. What is your primary focus when you write comments on student paper?
☐ I focus on positive encouragement. ☐ I focus on room ☐ I focus on both both encouragement ☐ Other _____
8. Do you provide the same types of feedback to all students? (i.e. comprehensive vs. selective, direct vs indirect and grammar related vs content issues)
☐ Yes, I usually provide ☐ No, I usually provide ☐ Other _____
9. Do you require students to review your feedback and submit revised versions of their papers?
☐ Yes, I ask students to feedback. ☐ No, I do not ask students to submit revised versions, ☐ Other _____
10. If you require students to submit multiple drafts, on what aspects of the early draft(s) do you provide feedback? (Select all that may apply.)

☐ Grammar / Word Choices ☐ Content/Organization ☐ Format ☐ Plagiarism/Referencing ☐ Other _____

11 If you require students to submit multiple draft(s), on what aspects of the later draft(s) do you provide feedback? (Select all that may apply.)

☐ Grammar / Word Choices ☐ Content/Organization ☐ Format ☐ Plagiarism/Referencing ☐ Other (Select all that may apply.)

12. What do you do when you see that students are not responding to your feedback or when they respond poorly

☐ I usually ignore ☐ I have them write another draft. ☐ I use follow-up methods other than written feedback, (specify)

Part II.

Directions

This part asks about your degree of agreement with various statements about written feedback. Please indicate your opinion after each statement by marking the choice that best indicates the extent to which you agree or disagree with the statement.

13. Providing feedback on student writing is an important part of being a second/foreign language teacher.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

14. Teachers' written commentary helps students improve writing.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

15. Responding to student writing is time-consuming.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

16. Providing written commentary on student writing is tedious.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

17. Students' like to receive teachers' written commentary on their paper.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

18. Generally, students want more feedback on their writing.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

19. Students feel my written comments are easy to follow.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

20. My written feedback type changes a lot from situation to situation.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

21. I explain my approach to providing written feedback in advance so that my students may fully understand it.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

22. I can provide accurate feedback on any problem of my student writing.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

23. Students are discouraged when my written feedback on their writing is negative.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

24. When students are asked to revise their papers according to my feedback, they give my thoughts/ideas to follow my suggestions.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

25. When students revise (their work) according to my feedback, their main interest is in getting a better grade, not improving their writing.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

26. The more teaching experience I have, the more effectively I responded to student writing.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

27. I do not have any guiding principles or philosophies when I respond to student writing.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

28. I need some training on teacher feedback because I do not have enough knowledge [about] giving writing feedback.

☐ Very strongly disagree ☐ Strongly disagree ☐ Neutral ☐ Very strongly agree ☐ strongly agree

Part III.

Directions

This part asks about how often you use various approaches in responding to student writing. Each item provides a method that foreign/second language teachers may use to respond to students' papers. Please mark the choice that best indicates the frequency of your use of each method. If the method is not clear, check N/A (Not Applicable) right before each scale.

29. How often do you use face-to-face oral feedback to respond to student writing? (Check N/A if the method is not clear.)

☐ N/A ☐ Never ☐ Rarely ☐ Sometimes ☐ Often ☐ Very often ☐ Always

30. How often do you make written comments on student paper?

☐ N/A ☐ Never ☐ Rarely ☐ Sometimes ☐ Often ☐ Very often ☐ Always

32. How often do you provide electronic feedback? (i.e. using email and/or the 'comments' function in Microsoft)

☐ N/A ☐ Never ☐ Rarely ☐ Sometimes ☐ Often ☐ Very often ☐ Always

33. How often do you use guided self-evaluation as a method to respond to student writing?

☐ N/A ☐ Never ☐ Rarely ☐ Sometimes ☐ Often ☐ Very often ☐ Always

34. If you use or know any other approaches to responding to student writing, please share your methods. Be specific. (You may skip this question)

☐ N/A ☐ Never ☐ Rarely ☐ Sometimes ☐ Often ☐ Very often ☐ Always

Part IV.

Directions

This part asks about basic demographic information and current written feedback practices. Please choose the most appropriate response or write additional information in the space provided.

35. What is your gender?

☐ Male ☐ Female ☐ Other _____

36. What is your highest level of education?

☐ BA ☐ MA ☐ Other _____

37. What is your native language?

☐ Bangla ☐ English ☐ Other _____

38. How many times do you usually read a student paper before correcting it?

☐ Once ☐ Twice ☐ More than 3 times ☐ Other

39. How many hours per week do you spend correcting student essays or written homework? (Enter Arabic number.)

_____ hrs/week

40. What is the English proficiency level of the majority of your students?

☐ Beginning ☐ Intermediate ☐ Advanced ☐ Other

41 . How many years have you been teaching English as a second language? (Enter Arabic number)

- Arabic number.) o _____ years
43. Have you ever taken courses or training workshops on writing feedback? (Please select all that may apply)
 o select all that may o Courses on writing o Training workshops o None o Other
44. Where do you think your personal beliefs about written feedback mostly come from?
 o Teacher preparation o Personal experiences o Personal experiences o Reading literature o Teacher peers o Other
45. Please rank the four language skills in order of importance when learning a foreign/second language.

		1st	2nd	3rd	4th
Speaking	☐	☐	☐	☐	☐
Listening	☐	☐	☐	☐	☐
Reading	☐	☐	☐	☐	☐
Writing	☐	☐	☐	☐	☐

46. Please rank the four language skills in terms of your own teaching preference.

		1st	2nd	3rd	4th
Speaking	☐	☐	☐	☐	☐
Listening	☐	☐	☐	☐	☐
Reading	☐	☐	☐	☐	☐
Writing	☐	☐	☐	☐	☐

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Online Women Entrepreneurship: A New Prospect for Women Empowerment

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Abstract

Women empowerment is, by and large, related to women's ability to make decisions, easy access to information and control over resources. Online women entrepreneurship in Bangladesh is still in its early phases. The present study tries to understand how online entrepreneurship influences empowerment of women. Besides a source of income, online entrepreneurship, no doubt, became a source of positive changes for women. Decision making capability in personal, familial and business related issues has increased significantly. Their financial independence and stability has also been achieved through it. Physical and mental tortures have significantly come down which resulted in more safe and sound family environment. This study adopts a quantitative research approach where 104 respondents were interviewed as a part of social survey method with semi-structured questionnaire. This study may help policymakers to understand the real scenario of women online entrepreneurship and women empowerment with the help of which they might be able to formulate strategies to overcome the challenges related to it. Looking at the push and pull factors, women can dream big to become online entrepreneurs. In the other hand, who are already in the business procedures can find new ideas to empower themselves. The collaboration of government and other institutional support would be very fruitful for them to overcome problem that hinders their progress..

Keywords: Women, Online entrepreneurship, freedom, empowerment, development.

1. Introduction

Technological innovation and modern way of thinking has made our life easier and create many windows of income for both men and women. In the last couple of years, Bangladesh has also seen rapid growth of internet connectivity as well as some supporting measures for digital entrepreneurs (Fintech BD, 2019). Due to this easy access of information and communication technology, the tendency of women to become online entrepreneur is increasing. Women entrepreneurs in Bangladesh are increasingly using social media platforms as a vehicle for their entrepreneurship (United Nations, 2021). Traditionally women of Bangladesh used to do various kinds of entrepreneurial task at household domain and contributed to various familial needs.

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Because of easy access of mobile phone, computer and other technology, the domestic concept of business has gradually changed. Even a few years ago, women who were stepping into job market are now encouraged to become entrepreneur. The number of women is not insignificant in Bangladesh who had to sacrifice their career due to maternity, patriarchal familial pressure, bringing up their children or other familial needs. Besides, there are many women who were determined to do something of their own but because of patriarchal limited movement outside of home their dream had turn to diminish. The proliferation of e-commerce has opened the window for these womenfolk to turn their dream into reality and discover their creativity. The traditional suppressed fear of women of Bangladesh has turned into courage and online platforms are providing great opportunity for them to fulfill their dream.

Since a significant number people of Bangladesh are now using social media, there is a great opportunity for them to sell their product from these social media platforms. The number of social media users and usage patterns are rapidly growing in Bangladesh. In January 2021, there were 45 million people (27 percent of the total population) who used social media. In the past year, the country saw a 25 percent surge in social media users (Stat counter Global Report, 2021). Among the social media platforms, Facebook provides the highest number of potential customers. Indeed, there are more than 300000 stores on Facebook in Bangladesh, half of which are run by women (IDLC, 2019 cited in United Nations, 2021).

Despite thousands of constraints, COVID-19 pandemic opened window for women to start and run their innovative ideas. During the pandemic, almost two thirds of physical store based entrepreneurs had to shutter their business. During pandemic period, customers prefer to buy items from online through social media minutely in light of social distancing norms and countrywide lockdown. Enterprising women have capitalized on this opportunity and developed business portfolios using social media, which is more profitable and requires less investment than setting up conventional brick and mortar shop (United Nations, 2021).

Women entrepreneurship is a significant tool for women to attain economic solvency that can bring empowerment for them. There is hardly any study correlating the influence of using online media platforms of women entrepreneurs and their empowerment. The present study is conducted from the perspective of online women entrepreneurship in Bangladesh to explore how the challenge of women empowerment may meet by online women entrepreneurship.

Literature Review

Women entrepreneurship is a process of business ownership, setting up of a business or industry and provides employment opportunities for others that empowers women economically and uphold their position in society. There are significant number of studies regarding entrepreneurship and employment of women. But, online entrepreneurship is a new phenomenon and these online platforms illustrate an avenue that retains significant potential to accelerate women's economic participation in any country. Sultana et al. (2010) in a study reveals the process of

women's empowerment through the development of micro entrepreneurship in rural Bangladesh. Women's participation in home typed, traditional business can significantly build social capital, create awareness and enhance their capability to uplift their position. In comparison of empowerment between women entrepreneurs and fulltime housewife in Pakistan, Noor et al. (2020) focused on the challenges of women empowerment through entrepreneurship in Pakistan. The findings of the study highlighted that entrepreneurship played a significant role and increased the decision-making power of women entrepreneurs as compared to the housewife. Entrepreneurial women have greater control over resources, fewer mobility issues, strong decision making ability, autonomy and high ownership of household assets, in-depth knowledge regarding issues related to legal and politics, higher participation in development activities and contribution to family expenditure.

Centre for Policy Dialogue (2021) has conducted a study on Digital Platform Economy in Bangladesh: Opportunities and Challenges shows that digital platforms are now cogent part of modern economy. These platforms have revolutionized many sectors including transportation, food delivery, housing, clothing, ornaments, boutiques and retail. These digital platforms have opened new type of transactions, such as ride-sharing, home sharing and new prototypes of working such as freelancing. For acceleration of economic growth and employment generation in any country, digital platform economy can make a significant contribution. Specially, in-case of developing countries like Bangladesh, in terms of raising capital and labor productivity, digital platform economy has been acting as the leading driver of economic growth.

Tabassum (2018) in the first study of Bangladesh regarding Facebook-based online women entrepreneurship in Bangladesh analyze how social networking website Facebook is inspiring women in online based entrepreneurship. As a significant number of women in Bangladesh are engaging with online entrepreneurship, the study tries to uphold the real picture of online women entrepreneurs. The study exposes that middle aged married women having graduation are now taking entrepreneurship such as boutiques and ready dress, food, multi-item sector as their carrier business. The study found following nine success factors for women entrepreneurship: personal and relationship competencies, work life balance, management capability, sourcing capability, entrepreneurial competency, interpersonal competencies, internal motivation, passion and ease of operation. Women online entrepreneur faces some barriers regarding delivery problem, imported material problem, customer interaction and fraudulent in case of cash on delivery problem while doing their business.

To explore the situation, challenges and support requirements for social media-based women entrepreneurs (SMBWE) in Bangladesh, United Nations (2021) conducted a study titled Social Media Based Online Business exploring challenges to Start and Scale for Women Entrepreneurs in Bangladesh. The study explores that to escalate women's economic participation in Bangladesh, social media based platforms represent an avenue that holds significant potential. The findings of the study reveal that SMBWE are confronted with five main challenges in the course of the

development of their enterprises: customer relations, supply chain management, technology usage, online abuse and family support. Instead of entrepreneur's socio-demographics, business profile or business situation the study highlights five key factors: capital size, quality of products, actionable business plan, appropriate market drive and business integrity which directly influence the growth and sustainability of SMBWE.

Overall, women entrepreneurs in Bangladesh are to face various challenges to initiate their business and to continue their business with achievement as the society of Bangladesh is male dominated. Derara et al. (2020) in their study show that challenges are more austere in developing economies. Women face gender related challenges (Henry & Treanor 2010) that are often underpinned by economic, social, cultural and religious factors (Mordi et al., 2010). Other challenges are cultural barriers, lack of education, access to capital, lack of business skills, lack of training facilities, inability to own land, security problems and other key assets, family responsibilities and cumbersome business licensing and registration procedures.

Objectives

The objective of this study is to understand how online entrepreneurship is contributing to the changing status of women empowerment in Bangladesh.

Methodology

Given the nature of the present study, a combination of both primary and secondary sources of data has been used. For collecting data from primary sources, as a part of quantitative approach, social survey method with semi-structured questionnaire were used for 104 respondents. The secondary information has been collected from different books, journals, articles, newspapers, research studies and relevant websites. Keeping the main purpose of this study in mind, relevant statistical tools have been used to analyze the data.

Findings

Table 01: Socio-Demographic characteristics of the respondents

Socio-Demographic Characteristics Respondents Percentage

Socio-Demographic Characteristics	Respondents	Percentage
Age		
Below 25	6	5.77
25-35	52	50
36-45	30	28.85

Above 45	16	15.38
Total	104	100
Educational Qualifications		
Masters	36	34.6
Honors or equivalent	29	27.9
HSC	26	25
SSC	12	11.5
Primary school	1	1
Total	104	100
Marital Status		
Unmarried	00	00
Married	95	91.34
Widow	1	1
Divorced	8	7.7
Total	104	100
Type of Family		
Nuclear (up to 4 members)	80	76.9
Joint (5-8 members)	16	15.38
Extended (more than 8 members)	8	7.7
Total	104	100
Business Timeframe (in years)		
0-3	52	50
4-6	40	38.46

7-10	10	9.61
10+	2	1.92
Total	104	100

Source: Fieldwork, 2021

All our 104 respondents are female. Data shows that most of the respondents are in prime working age between 25 and 45. Only 6 of the respondents are under the age of 25 and 16 are above 45. All our respondents can read and write. They are also capable of keeping various records. 62.5% of our respondents completed their graduation. The more the education level the more the ratio of success was found. Marital status is a major aspect in demographic presentation. All of our respondents were married, 91.34% are engaged in conjugal life where 7.7% are divorced, and only 1% are widow. Number of family members impacts the overall lifestyle. 76.5% of our respondents are from nuclear family of less or equal to 4 members. Most of our respondents (50%) are new in business with the experience not more than 3 years where 38.46% have the experience between 4 and 6 years.

Table 02: Nature of Business of the Respondents

Nature of Business	Frequency	Percentage
Clothing	65	62.5
Beauty product	8	7.7
Food processing	5	4.80
Handicraft	10	9.61
Boutiques	3	2.88
Mixed product	13	12.5
Total	104	100

Source: Fieldwork, 2021

Though variations have been found in the nature of business among the respondents, most of them (62.5%) are engaged in clothing sector. The engagements of the respondents in beauty product, food processing, handicraft and boutiques are 7.7%, 4.8%, 9.61% and 2.88% respectively. Among the 104 respondents, 12.5% are maintaining mixed product business.

Table 03: Sources of Motivation and Causes of Entrepreneurship of the Respondents

	Frequency	Percentage
Source of Motivation		
Self	75	72.11
Husband	24	23
Other family members	5	4.8
Causes of Entrepreneurship (multiple responses)		
Identity formation	64	61.5

Lost job	4	3.85
Bear self-expense	35	33.65
Family support	40	38.46
Passing leisure time	18	17.30

As is stated earlier, motivation is the driving force for human being to start something extraordinary. Among the respondents 72.11% were self-motivated where 23% got it from husband and 4.8% got it from other members of their family. 61.5% of the respondents wanted to make their own identity and that's why they have chosen entrepreneurship as the earning medium. 33.65% wanted to bear self-expense where 38.46% wanted to increase family income and 17.30% choose it for passing leisure time. Only 3.85% choose this way as they lost their previous job.

Table 04: Initial Investment and Present Monthly Income (in BDT) of the Respondents

	Frequency	Percentage
Initial investment (in BDT)		
Below 1000	5	4.8
1000-2499	7	6.7
2500-4999	25	24
5000-10000	40	38.4
More than 10000	27	26
Monthly income (in BDT)		
Below 10000	11	10.5
10000-19999	33	31.7
20000-29999	23	22.1
30000-39999	21	20.2
40000-49999	12	11.5
More than 50000	4	3.8

Source: Fieldwork, 2021

Initial balance for investment is a very important aspect for an entrepreneur as many of them don't dare to start their business because of insufficient capital. In our study it is found that only 26% of the respondents had the capital more than 10000 BDT. Most of the respondents (38.4%) started their business with initial capital between 5000 and 10000 BDT. Remarkably 24% respondents had the initial capital between 2500 and 4999 BDT while others started their business with initial investment less than 2500 BDT.

Whatever the initial investments were, the data of present income of the respondents is remarkable. Only 10.5% of the respondents earn less than 10000 BDT per month. Most of them (31.7%) earn between 10000 and 19999 BDT per month, while 22.2%

earn between 20000 and 29999, 20.2% earn between 30000 and 39999, 11.5% earn between 40000 and 49999 BDT per month. Only 3.8% earn more than 50000 BDT per month.

Table 05: Decision Making Capability of the Respondents Before and After Starting Business

Criteria	Ultimate decision maker	Before starting Online Business (in percentage)	After starting Online Business (in percentage)
Family Expense	Respondent alone	15.0	58.0
	Husband /Father alone	70.0	22.0
	Mutual	15.0	20.0
Medication	Respondent alone	17.0	58.0
	Husband /Father alone	67.0	21.0
	Mutual	16.0	21.0
Visiting relatives	Respondent alone	21.0	60.0
	Husband /Father alone	61.0	20.0
	Mutual	18.0	20.0
Child schooling	Respondent alone	11.0	35.0
	Husband /Father alone	70.0	35.0
	Mutual	19.0	30.0
Voting	Respondent alone	52.0	71.0
	Husband /Father alone	15.0	8.0
	Mutual	33.0	21.0

Source: Fieldwork, 2021

Prior to their involvement in business, most of the respondents didn't have the chance to participate in family decision making but now significant number of them have overcome the barrier and now can strongly participate in family decision making. It arguably indicates that the freedom of decision making in family affairs has increased remarkably. In medication and health issues 58% respondents can take own decision and it was only 17% before their involvement in online business. In 60% cases the respondents can take the decision whether they would visit their relative's house or not; which was 20% earlier. In the case of family expense only 15% could give their opinion which is 58% at present. Changes have also come in the issue of child schooling. At present in 35% cases the respondents alone can take the decision and the rate of mutual decision making is 30% which were 11% and 19% respectively in previous cases. The ability to take the decision in voting in elections is a significant determinant of women empowerment. In this study it is

found that now 71% of the respondents independently can choose their candidates, in 21% cases they take mutual decision and in only 8% cases they are influenced by the male members which were 52%, 33% and 15% respectively in previous cases before their involvement in online entrepreneurship.

Table 06: The Issue of Sexual Life Before and After Starting Business

Criteria		Before starting Online Business (Percentage)	After starting Online Business (Percentage)
Ultimate decision maker in contraceptive usage (n=95)	Wife	5.0	30.0
	Husband	84.0	35.0
	Both	11.0	35.0
The ability of the respondents to refuse sex demands from husband (n=95)	Can refuse anytime	6.0	21.0
	Can't refuse at all	67.0	41.0
	Can refuse sometimes not always	27.0	38.0

Source: Fieldwork, 2021

The issue of sexual life has many dimensions but in this study two among them have been drawn for data analysis. In the case of contraceptive usage 30% of the respondents have the independence, in 35% cases they take mutual decision and in other 30% cases husbands are the ultimate decision makers which were 5%, 11% and 84% respectively in previous cases.

The ability of the respondents to refuse sex demands from husband has also increased. 21% respondents can refuse sex demands in any circumstances which were only 6% previously. Still 41% of the respondents can't refuse demands of their husband which were 67% previously.

Table 07: The Issue of Torture Before and After Starting Business

Types	Before starting Online Business (in percentage)	After starting Online Business (in percentage)
Physical Torture	31.0	5.0
Mental Torture	42.0	8.0

Source: Fieldwork, 2021

Remarkable changes have taken place in the issues of physical and mental torture. In the case of physical torture, 31% of our respondents were physically tortured by their family members which have reduced to 5% now. In the case of mental torture, 42% of our respondents were tortured mentally which has become 8% these days. The data indicates that the more the women earn the less is the chance to be tortured physically and mentally by their family members and others.

Table 08: The Issue of Barriers in Starting Business

Barriers of starting business (multiple)	Frequency	Percentage
Lack of family support	46	44.2
Doubt of self confidence	15	14.4
Financial problems	38	36.5
Lack of information	30	28.8
Others	10	9.6
No obstacles	5	4.8

Source: Fieldwork, 2021

Starting a business for women in societies like ours is not an easy task. The study shows that only 4.8% of our respondents didn't face any obstacle. The problem that most of the respondents faced was lack of family support (44.2%). Financial problem was the second most notable of the problems with the rate 36.5%. Remarkably 28% of our respondents didn't have proper information and guideline about online entrepreneurship as a whole. When 14.4% didn't have enough self-confidence, 9.6% mentioned some other factors as the barriers in starting their business.

Table 09: Issue of Barriers during Selling Products

Barriers during selling products (multiple)	Frequency	Percentage
Customer change demand	35	33.65
Schedule management problem	31	29.8
Duplicate product	14	13.46
Fraudulent in cash on delivery	22	21.1
Others	13	12.5
No barriers	8	7.7

Source: Fieldwork, 2021

Online business is different from the traditional ones; therefore, the business holders face new kinds of problems in selling the products. Two of the most reported problems are changes of demand of the customers (33.65%) and schedule management problem (29.8%). Fraudulent in cash on delivery is also a matter of concern for the respondents (21.5%). Sometimes, customers just want to irritate the business holders in this process. The issue of duplicate product is also a problem for 13.46% respondents. Only 7.7% of the respondents run their business without any barriers.

Table 10: The Challenge of Responsibility in Running Business

Responsibility in running business (multiple)	Frequency	Percentage
Response to customer inquiry	84	80.7
Live show of the product	12	11.5
Original product delivery	104	100
Others	21	20.2

Source: Fieldwork, 2021

The challenge of responsibility in running business involves response to customer inquiry, live show of the product, original product delivery and others. All of our respondents are responsible in original product delivery. Making response to customer inquiry is a challenge for 80.7% of the respondents. 11.5% of the respondents consider live show of the product as their challenge in performing the responsibility when 20.2% have informed some other aspects as the challenges.

Table 11: The Issue of Competition Level

Competition Level	Frequency	Percentage
Huge	74	71.1
Moderate	12	11.5
Affordable	18	17.3
Total	104	100

Source: Fieldwork, 2021

As per the response of the entrepreneurs, 71% of the respondents think that competition level in online business is very high. 17.3% of the respondents think the competition level as affordable while 11.5% think the level of competition as moderate.

Discussion on the Findings

The present study attempted to understand how online entrepreneurship contributed to the changing nature of women empowerment. To find out the real scenario, information of various aspects has been analyzed to reach a conclusion. Clothing, food processing, selling handicraft, boutiques, beauty and mixed products are the main business categories among the respondents and most of them (62.5%) are engaged in clothing sector. To start a new business, the importance of motivation can never be ignored. The study reveals that 72% of the respondents were self-motivated. 61.5% of the respondents wanted to start their business to form self-identity that the women lacks a lot in the male dominated patriarchal societies like ours. Remarkably 38.46% and 33.65% respondents came to the business to support the family and bear self-expense respectively that indicates a positive change in the case that women are treated unpaid for their labor. It is noticeable that only 26% of them started their business with the initial investment more than 10000 TK. But the monthly income of the respondents are remarkable- most of them (31.7%) earn between 10000 and

19999 TK. per month while 22% earn between 20000 and 29999 TK. and 20.2% earn between 30000 and 39999 TK. per month which is more or less handsome in the context of our society.

The freedom of making decision is the most significant indicator of women empowerment. This study tried to reveal the decision making capability of the respondents before and after their involvement in online entrepreneurship in different aspect. In the cases of making family expense, medication, visiting relatives, child schooling and voting in the elections, women enjoy more freedom these days compared to previous stage when they were not in their business. At present, in 58% cases women alone can take expenditure and medication decisions which were barely 15% and 17% earlier, now 71% respondents can choose their candidates for voting which was 52%. In the case of visiting the relatives the percentage increased from 21 to 60. But, in taking decision of child schooling the progress rate is not as good as the previous ones where women share equal percentage (35%) in decision making and they mutually take decision in 30% cases which was previously dominated by male members compassing 70% of the decisions alone. The sexual issues in life matter a lot in maintaining a proactive and productive life. The ultimate decision makers were the husband in criteria like contraceptive use and ability of women to refuse sexual demands from their partners. In pre-business period only 5% of the respondents could take the ultimate decision on using contraceptive measures which has increased to 30% at present, in 35% cases they take mutual decision which was 11% in pre- business era. Now in 21% cases the respondents can refuse sexual demand which was 6% previously. Remarkable changes have taken place in the issues of physical and mental torture. In the case of physical torture, 31% of the respondents were physically tortured by their family members which has reduced to 5% now. In the case of mental torture, 42% of our respondents were tortured which has become 8% these days. This is an indicator that, more income and economic contribution in the family can reduce physical and mental torture.

Starting a business for women in a conservative society like ours is not an easy task and the challenge is immense when it differs from the traditional ones. Lack of family support, financial problems and lack of information were the main three barriers for them to start their business. Data shows that 44.2% of the respondents didn't get proper family support, 36.5% had financial problems while 28.8% of the respondents didn't have proper information. Selling products in a competitive market is also a very big task. The main challenge for the business holders is the changes in demands (33.65%) from customers. Schedule management (29.8%) and fraudulent in cash on delivery (21.1%) are also the big issues for the entrepreneurs as per the report is concern. The responsibility of original product delivery is the headache of 100% respondents. Making response to customer inquiry is another big challenge for 80.7% of the respondents. Considering the barriers and challenges in the business, 71.1% respondents reported the business completion as "huge", 11.5% of them marked it as "moderate" while 17.3% noted it as "affordable".

Concluding Remarks

Women are the important segment of the labor force and the economic role they play cannot be isolated from the frame-work of development. The role of women as entrepreneur is gradually increasing all over the world. The development of women entrepreneurship is, no doubt, an instrument of women empowerment. Empowerment ensures self-fulfillment and women become aware of what they are achieving, what position they hold in the family and society, their status; existence and rights; and women are becoming more empowered- personally, socially and economically through business ownership. The initiatives of digital Bangladesh facilitates internet using in such a way that women are confidently searching a career beyond the traditional outlook for creating new business platforms very easily with the help of it. Women of different age group, educational qualification, family and financial background have greatly been benefited through online business. Their ability to express own opinions in all the spheres' of life has increased a lot. Decision making capability in personal, familial and business related issues has changed greatly. They now enjoy more financial freedom than ever before and their financial stability has also been achieved through it. In fact, they are quite satisfied with their financial independence. Physical and mental torture have significantly come down and thus resulted in more safe and sound family environment. Some significant challenges are often faced by the women; in which, a huge competition, delivery barrier, customer and supplier interaction, and imported supplied material are included. Besides, the patriarchal society is still not in the state to ensure equal chances for women in their journey to achieve holistic freedom.

If the government and other institutional support collaborate with the entrepreneurs, it would be easy for them to overcome problem that hinders their progress. Women's entry in the field of entrepreneurship will not only bring personal benefits and empowerment but it will also bring societal revolution and will act as a golden trigger for economic progress and development of the developing country like Bangladesh as a whole.

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Gender Inequality in the Films of Bangladesh: A Study on Some Selected Dhallywood Films

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Abstract

This paper examines how films contribute to subordinating women in Bangladesh and how the people of Bangladesh are socialized through various cultural elements of sexism neutralized and legalised by films. Films are an important mass medium that, along with giving entertainment to people, voice different ideas and validate them in the society. While amusing people, it subtly intends to legalize and neutralize certain biased principles. One common concept that the films of Bangladesh propagate and neutralize in the society is men's superiority over women. This paper analyses some popular and much viewed old and new Dhallywood films to examine how women are represented in these films. The findings reveal that women are treated in these films as subordinate to men: they are simply homemakers and their main role is to serve their men; they are incorporated as char actors chiefly to spice up the story to satisfy male viewers' taste and whims for the commercial benefits of the producers. The paper also argues that the role in which a woman is cast in each of these films, the space she is given in the total canvas of the film, the way she is treated and the language she is privileged of speaking reflect, on one hand, the century-old sexist Bengali culture and, on the other hand, further strengthen this sexist paradigm in the society since a film as a cultural product is shaped by the prevalent culture of a society and also shapes the culture of the society.

Keywords: Male chauvinism, sexism, Films of Bangladesh, women subordination, commodification of women

1. Introduction

Films are watched mainly for amusement, but films are often political and are used as an instrument for propaganda. Even those films which are absolutely comic also cunningly propagate some biased values either explicitly or in disguise. Since people tend to believe what they see on the screen, a film can serve as an important instrument to establish and neutralise any kind of prejudice in the society. This paper attempts to analyse some popular Dhallywood films to find how these films have contributed to the establishment of a sexist paradigm, and neutralized and legalised it in the society, and how such Bengali films are continually strengthening this male chauvinism in the country. A critical study of these films shows that all significant actions are done by men, and women are assigned to insignificant actions: she is either a coy or a sexy erotic beloved of some man in her youth, or she is somebody's docile or cantankerous wife; she can easily be made to believe anything and everything; she is helpless and cries in despair when she faces a crisis; she always depends on and needs to be guided by men, and the like. Another important action of hers in the film is dancing, usually shaking and exposing some sensitive body parts

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that feed men's sexual appetite. She sings either expressing her eagerness to come close to her man or lamenting the absence of her man from her. The dramatization of this subordinate status of women in the films of Bangladesh is obviously the reflection of the age-old Bengali society's attitude to women. The films, through the portrayal of women with these kinds of roles, activities and language, further strengthen and validate their subordinate status in the society.

Research Question and Hypothesis: This paper attempts to find out how patriarchy imposes certain stereotyped roles on women and through what mechanisms films validate and strengthen sexism and male chauvinism in Bangladesh. Although Bangladesh is a secular country with people of different religions living peacefully, the country has a conservative culture. More than 80% of the people of this country are Muslims and the country has *Islam* as its state religion which tends to keep women in confinement. Even the people of other religions of Bangladesh are also equally conservative like Muslims and tend to keep women confined to home and hearth. Interestingly, women themselves like to remain confined within the four walls of their homes and think men as their Lords. The medium that seems to have played the most significant role in neutralizing this subordinate status of women in Bangladesh is films, which are shaped by and, in turn, further shape the social realities. The narratives of the films portraying women with their roles, activities, dresses, language, etc. in relation to men in various situations seem to determine the social status of women and, through the repeated presentation of this status, the films maintain the status-quo.

Objectives: The primary goal of this paper is to contribute to the emancipation of women from their servitude by showing them how very cunningly their servitude is imposed on them by the patriarchal society through films which often through certain male biased social and religious discourses, rituals and practices subordinate them to men and legalize their position in the society and maintain the status quo. The study will also find out gender biased elements in the films of Bangladesh.

Literature Review: Although some works have been done on the representation of women in Bengali films, until today no research work, as far as my search goes, has been done on the representation of women in the films of Bangladesh. All the works that have so far been done on the representation of women speak of only how women have been represented in the Indian Bengali films. One such work is Joytika Viridi's (2003) *The Cinematic Imagination: Indian Popular Films as Social History*, in which Viridi speaks of a number of issues related to the representation of women in Indian Bengali films which were made at the turn of and through the first decade of the 21st century. Bhaskar Sarkar (2009), in his *Mourning the Nation: Indian Cinema in the Wake of Partition*, has discussed how Satyajit Ray and Ritwik Ghatak represented women in the Indian Bengali films in the 1960s. Sarmishtha Gooptu's (2011) book *Bengali Cinema: An Other Nation* discusses how female figures were changing gradually in the Bengali films. She points, at the end of her book, to the films made by Aparna Sen and Rituparno Ghosh in the 1980s and 1990s, in which women, coming out of their stereotyped discourses, "raised some very pertinent questions about gender and sexuality, marriage and motherhood which fragmented

Bengali middle class complacencies" (p. 181). Recently, in her *Women and Resistance in Contemporary Bengali Cinema: A Freedom Incomplete*, Srimati Mukherjee (2016) has focused on how the contemporary film makers are representing changing women in their films. However, although all these books are valuable contributions to the criticism on the representation of women in Bengali films, these do not address Bangladeshi films which are a vast field to be explored critically. Therefore, this research paper will be a significant contribution to the criticism of Bangladeshi films in general and on the representation of women in the Bangladeshi films in particular. As this research will be the first of its kind on the representation of women in the films of Bangladesh, it will be a valuable contribution to the various disciples of Humanities and Social Science, particularly to gender studies and film studies in Bangladesh.

Methodology:

This research followed a qualitative method extracting data from the screening and viewing of some popular Dhallywood films which included *Ghor Sangsar*, *Gharani* (1981), *Sami-stree* (1987), *Satya Mithya* (1989), *Ekti Sonsarer Golpo* (1889), *Aradhona* (1970), *Ammajan* (1999), *Hira Chuni Panna* (2000), *Dabir Shaheber Sangsar* (2014), *Agni-2* (2015), *Rokto* (2016), *Nabab* (2017), and *Ami Neta Hobo* (2018). The films were screened and viewed from the beginning to the end to understand and analyse the portrayal of women characters in them. In writing the paper, both primary and secondary sources were used. Primary sources (i. e. the films) were analysed to see how women were portrayed in the selected films, and how women accept or react to their position as represented in the films.; the secondary sources such as critical studies, cultural theories, media theories, critical opinions on films, contemporary and current journals on film studies, etc. were analyzed to see how sexism and male chauvinism were propagated and made to exist in Bangladesh.

Discussion: The above mentioned films were chosen for this study because these were super hit films watched by millions of spectators across the country, and these films tend to covertly justify women's subordinate position in the patriarchal society by motivating them into believing that men are their (women's) lords. Therefore, in all these films, the lead female characters are the worshippers of their husbands: they believe in and are guided by the 'principle' that "women's heaven lies under the feet of their husbands"—a belief which is falsely propagated by patriarchy as a religious obligation for women to abide by.

Women are mainly endowed with two types of role in these films: they are either like *devis* (goddesses) with enormous patience and tolerance to cling to their husbands' homes enduring all tortures and injustices inflicted on them by the patriarchal society, or like devils with enormous greed, malice and ferocity in their hearts. They are helpless and powerless having no home and money of their own. Without male counterparts beside, they consider their life completely meaningless and are unable to depend on themselves as they learn from the society that women's ideal places are the home and hearth, and that their principal task is taking care of their husbands and children. This subordinate status of women in Dhallywood films is analogous to

What Berger (1972) says: “Men act, women appear. Men look at women; women watch themselves being looked at” (p. 47). A detailed discussion of how women are portrayed in the selected films are given below:

Minor Role: According to Smelik (2008), the narratives of traditional films establish the masculine character as active and powerful: dramatic action unfolds around the male actor (p. 5). Smelik’s remarks are also found true of the films included in the present study as the stories of these films are solely the stories of men. Women don’t have any story of their own in these films: they are minor and subordinate characters endowed with traditional female roles either as wives, or beloveds, or mothers dependent on men characters. Without their male counterparts, they are helpless and think their life meaningless. If somehow left by their husbands, they suffer terribly and are not able to make their way forward. As we find:

In A J Mintu’s *Satya Mithya* (1989)—a popular Bengali film starring Shabana, Alamgir and Nuton, the senior lead female character Shabana considers her life and home meaningless without her husband. She doesn’t have any means to improve her financial status, and, therefore, for survival she becomes a maid servant in a home which is fortunately the home of her husband’s second wife. She continues working in this home mostly for being in touch of the shadow of her husband, and this little chance of being able to be close to her husband she considers to be a lot of comfort from her husband. Even she never misses chances of taking dust of her husband’s boots on her head as Bengali wives traditionally believe their heaven lying under the feet of their husbands. Despite knowing about her husband’s second marriage, she goes to a *majar* and seeks God’s blessing for him so that he remain safe and happy. The other lead female character in this film is also a traditional Bengali wife. Despite being educated and the only daughter of a highly affluent father, she is found doing nothing significant but waiting for marriage. In the big canvas of the film’s story, what she does significantly is just what creates the central problem of the plot: she marries a man who is in a desperate need of money for a surgical operation of his son. In the beginning of the film she is a listless, pensive girl doing nothing but sitting all-day-long with a gloomy face, and becomes enlivened only when she incidentally comes across the young, supposed to be unmarried manager of their factory, whom she falls in love with at the first sight as if getting such a handsome young man as a friend was the only thing that could make her live meaningfully.

In *Ekti Sangsarar Golpo* (1998), the lead female character Shabana is a typical Bengali housewife, full time devoted to taking care of the wellbeing of her husband and other members of the family. What is the most important task to her as a wife is to keep everybody happy in the family at the cost of all her comforts. Her important daily tasks are cooking for all, serving food to them, helping her husband put on his suit and other dresses when he goes out, giving medicine to her mother-in-law at home, and so on. She is a promising wife always ready to sacrifice her comfort for the wellbeing of the family members. She believes that after the marriage of a girl, her husband’s home is like her heaven that she should never leave even if she is humiliated and molested.

In Subhas Dutta's *Swami-Stree* (1987)—a popular Bengali film starring Shabana, Razzak, Alamgir, and Diti, Alamgir's father advises his newly married daughter to be happy by winning the mind of her husband, and the father of the lead heroine advises his newly married daughter to cling to her husband in all circumstances, saying "a woman departs from home only twice in her life: once she departs from her father's home when she is married, and the second time she departs from her husband's home when she dies." She becomes a typical Bengali wife with the age-old beliefs of Bengali women about their husbands. She does not eat earlier than her husband as she has learned and believes that a wife should not eat earlier than her husband even though her husband is a rogue and drunkard. So docile and obedient a wife she is that she does not hesitate to offer her body to her drunken husband as Bengali wives learn to believe that their husbands have rights over their body and they should always respond to their husbands' demands with a smile in the face whenever they like. Despite being a graduate she digests all injustices of her husband and his family members. While she could be portrayed as an independent person earning by doing a dignified job, she is made a maid servant in one family and then a governess in another family. The film maker did not think of a different narrative for her as the male director—as taught by patriarchy—believed women, be they educated or illiterate, fit only for the jobs that are done inside a home.

In S. A. Kashem's *Ghar Sangsar*, the lead heroine Shabana is portrayed as a perfect example of Bengali wife of the *debi* syndrome. Her husband is her god whom she worships in both weal and woe. She believes that husbands are above sins and faults, and that wives should always be tolerant and patient towards all types of behaviour of their husbands. She even believes that her husband has every right to scold and beat her if he ever thinks necessary to do so. Led by her malicious sister in law, her husband beats her on a false charge of insulting his mother, and when he realises his mistake and apologizes to her, she requests him not to apologize to her as she believes that a husband is never guilty whatever he does to his wife, and that a wife's duty is to accept all types of behaviour of her husband. The wife is portrayed in this film as a care giver and sex propitiator of her husband any time and every time. Immediately after being slapped by her husband, she does not hesitate to give a hug to him when he comes to love her as if she were a sex doll having no mind and will of her own. Suspecting her fidelity to him, when her husband leaves home and stays outside, she passes time, thinking of his safety and wellbeing and praying to God that He increase his life span at the cost of her life. When asked by her husband's brother's wife why she thinks so much of her husband, she says "her husband is everything to her." When further asked if today's women think of their husbands in that way, she says, "Everything changes with the passage of time, but Allah's law that women's heaven lies under the feet of their husbands does not change." So virtuous and devoted a wife she is that when she comes to know that her husband stays outside with another woman, she does not blame him for that; she blames herself that perhaps it is for some fault of hers that her husband has left her and passes nights with another woman. Similarly the second heroine of *Ghar Sangsar*, Sujata, desires to be a virtuous and devoted wife like the first heroine. In Hafiz Uddin's *Gharani* (1981), a popular Dhallywood film released in 1981, the lead

heroine Shabana is deserted by her husband, but she continues believing him to be the god of her life despite knowing that he has married another woman. When she learns that her husband is going blind, she willingly donates him one of her eyes. *Aradhona* directed by Raju Siraj (1979), a hugely popular Bengali film starring Bulbul Ahmed and Kabari, begins with the crying of a woman who laments the misfortune of her daughter who has been sent back to her parents' home by her husband for a garland of gold as dowry. When the dowry is managed, the parents are sending the girl back to her husband's home with advice that she should do what her husband says. The father says to the daughter that a woman's heaven lies under the feet of her husband. A popular song of this film sung by the lead heroine is: "I am your wife, you are my husband/I know you to be great, next to Allah (Translation mine). Thus in almost all Dhallywood films, women are portrayed with sexist roles and tasks. Women are used in these films as a kind of instrument either for initiating the dramatic crises of the stories or for spicing up the stories for male viewers who love to see women in the films as sexual objects.

Women gullible and less intelligent: Another common image of women is that they are gullible, and less intelligent than men. They are so devoid of common sense that they can be made to believe anything and everything. They lack in the power of discretion and they do what others say. In *Ekti Shangsarar Golpo* (1998), the mother-in-law character is an old gullible woman not having much sense to understand whom she should trust and whom not, what she should do and what not. She is easily made to believe even what she should never believe. Misguided by her unscrupulous brother, she easily distrusts her eldest step son who is the head and the only earning member of the family. She does not take even a minute to drive away her eldest son and his sacrificing wife from home when her brother misguides her into believing that her step son is buying land and property for his wife, misappropriating the money of the family business. The sister of the protagonist in this movie is equally gullible like her mother. She is greedy, selfish, pernicious, and also devoid of practical knowledge to understand what she should believe and what not. Hearing what her uncle-cum father-in-law says to her mother about the forfeit of the money of their family business, she misunderstands her father-like eldest brother and mother-like sister-in-law and joins with her mother in driving them away from home. She is a girl of so little intelligence that she is easily blackmailed by her lover who impregnates her on the false promise of marriage and robs her of her ornaments that she stole from her mother's showcase. She is a woman not having any important role in the story except creating the central crisis of the story by letting herself be impregnated by her lover and later by marrying a man against the wishes of her brothers. She marries a good-for-nothing type of man as if having just a husband is the only target of her life. But her elder brother is portrayed as an intelligent young man who by using his intelligence discovers the truth and solves the problem of the family resolving the gap between the mother and sister and the misunderstood eldest brother and sister-in-law.

The other female character of this movie, sister of the lead female character, is also portrayed as less intelligent than her male counterpart although she is a medical student. She is a silly girl with a bad habit of always telling lies to others. Her

stupidity goes beyond all limits when she, one day, sets an unruly mob on her lover falsely accusing him to them that he was trying to abuse her in the park. She is incorporated in the movie only as an attractive object for male audience. While her male counterpart has a significant role in the story, what she does significantly in the movie is only fall in love with her lover. The director of the film even commodifies her in a dance, showing some sensitive parts of her body. The camera zooms in on her breasts—an act that amuses male audiences bringing in huge commercial benefits for the producer. Similarly, in most of the other films included in this study, the female characters are weak and gullible. As in *Satya Mithya*, the lead female character is nothing but a suffering wife, having no other means but waiting for her husband for survival, and the second heroine is unintelligent as well as gullible. Beguiled by her rapist cousin, she suspects that her husband has illegitimate sexual relationship with their maid servant.

Rape scene: A common scene in most of the Dhallywood commercial films is a rape scene. Since the inception of the Dhallywood film industry, very few movies are found without rape scenes. Even there are films having multiple rape scenes without which the films could easily narrate the stories without any distortion in the principal message they are designed for. Rape scenes are incorporated in the films not for the development of the plot of the stories but solely for the sexual amusement of the male audiences who are the cinema-goers. The motive that works behind this type of commodification of women in a film is the producer's business idea of making more profit by drawing attention of the male viewers who are the main consumers of the cinematic product. In *Satya Mithya*, there are four attempts of rape: two times the main heroine is attempted to be raped by two different persons, and the second heroine was raped by his cousin before the beginning of the film and again the same rapist tries to rape her another time towards the end of the movie. The central motive of the story of Kazi Hayat's *Ammajan* (1999), a blockbuster Dhallywood movie earning above 11 crore, is a rape. The titular female character of the movie is raped by the owner of the factory her husband worked in and died for. The whole story of the film revolves around this rape motive. Interestingly the film was adjudged as the best movie at the Bachsas Award of 1999 winning awards in five categories. Also, its director and screenplay writer Kazi Haiyat won 24th National Film Award for its screenplay, and its hero Manna won Meril-Prothom Alo Award in 1999. In *Sareng Bou*, a hugely popular Dhallywood movie of the 80's, the lead heroine falls a victim to a rape attempt by the headman of their village when her husband is out on a business trip with his boat in the deep sea.

Whereas the dramatic crises of these films could be created in many other ways, the directors and the producers opted to set the stories of these films in motion by showing the lead female characters as victims of rape – a fact which is an example of the commodification of the female sex for mercantile purposes. Although the women characters in these films are not directly commodifying themselves—they are shown as the victims of sexual abuse as a necessary part of the story, the film makers are cunningly objectifying them to sell their cinematic products. The theory of commodification identifies such presentation of women as commodification as it argues that feminine sexuality, together with the feminine body, is greatly

commodified in films, advertisements, internet pages, strip-tease clubs, sexual telephone services, sexual therapies, sex-shops, swing clubs, and night clubs in general (Carter, 1978; Dworkin, 1981; Hirschman & Stern, 1994; Henriot, 2012; Szymanski, Moffitt, & Carr, 2011)

Objectification of Women: In most of the films made after the 1990s, young women—even those who are cast as heroines—are presented as sexual objects. Whereas their male counterparts are found with suitable dresses, women are presented in short dresses. They move even in public places like colleges, universities, parks, malls, etc. in panties and tight fit tops exposing sexually sensitive body parts. Often the camera is zoomed in on their hips, thighs and breasts, and the way of their walking is also erotic. Such scenes are incorporated in the movies only for commercial purposes with the idea that films presenting women thus will bring in more viewers. Nussbaum (1999) terms such presentation of women as commodification of women. According to Nussbaum, a person is commodified in seven ways:

1	<i>Instrumentality</i>	treating a person as a tool for the objectifier's purposes
2	<i>Denial of autonomy</i>	treating a person as lacking in autonomy and self-determination;
3	<i>Inertness</i>	treating a person as lacking in agency and activity
4	<i>Fungibility:</i>	treating a person as interchangeable with other objects
5	<i>Violability</i>	treating a person as usable and suitable for being violated
6	<i>Ownership</i>	treating a person as something that can be owned, bought or sold by another
7	<i>Denial of subjectivity</i>	treating a person as something whose feelings and emotion are not taken into consideration

Nussbaum's commodification theory is applicable to many Dhallywood films. In an interview for a YouTube channel, Munmun, a popular as well as controversial Dhallywood heroine of the 2000s, remarked that some directors and producers force heroines to unnecessarily put on short dresses and expose their thighs and other body parts on the plea that such scenes make films commercially successful (Morshed, 2022). Such commodification of women is found in many films made in the 2000s. As in Malek Afsary's (2000) *Hira Chuni Panna*, both the lead and the second heroine are found in short dresses all through the film. Usually in our culture, a girl is not found in such short, erotic dresses in the situations where these characters are found. In all dance scenes in this movie both the heroines put on highly erotic dresses and shake their sensitive body parts—the camera zoomed in prominently on these body parts presenting them highly erotically only to cater to the taste of male audiences. Along with erotic dresses and physical movements in love songs, a recent introduction in Dhallywood movies is item songs many of which are performed even by the lead heroines. Women are absolutely objectified in these item songs whose lyrics are also as filthy and erotic as the dresses of the female casts. In some recent super hit Dhallywood movies—like *Dabir Shaheber Sangsar* (2014), *Agni-2* (2015), *Rokto* (2016), *Nabab* (2017), *Ami Neta Hobo* (2018), the lead heroines, putting on virtually next to nothing, dance singing erotic lyrics and shaking and showing prominently sensitive body parts, which are done solely for the amusement of male

audiences. The investors of these films have commodified women thus solely for making huge profits by drawing large number of male viewers who are mainly the cinema goers in Bangladesh.

Conclusion: Films, which are predominantly made for entertainment purposes, have the capacity to influence people and lead them to new perspectives. While being amused, viewers directly and indirectly learn many things and tend to believe and follow much of what the ideal characters in a film do. Andre Bazin remarked, “spectators somehow regard the images on screen as identical with their referents” (qtd in Carrol, p. 79). Thus films can influence the culture and politics of a nation, and reshape and establish a new cultural paradigm in the society. The sexism and sexist paradigm widely spread through the films of Bangladesh certainly leave an unescapable impact on the viewers leading them to believing that what women do in the cinema is a representation of their actual social status and activities. Such representation of women forces the viewers into believing that women are and should be like what they are found in the films. Since films are the largest visual social media in Bangladesh, people here are socialized through the sexist ideas, behaviour, practices and rituals propagated by the films, and thus the films have a lot of contribution to the growth and development of the existing sexism and male chauvinism in the country.

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Assessing the Impact of Good Governance on the Transformation of Street Children's Educational Institutions into Centers of Excellence: A Case Study of Dhaka City

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Abstract

Street children are one of the most vulnerable and marginalized groups in urban areas, especially in developing countries like Bangladesh. They face multiple challenges such as poverty, violence, abuse, exploitation, and lack of access to basic services, including education. This study aims to assess the impact of good governance on the transformation of street children's educational institutions into centers of excellence, using a case study of Dhaka city. Drawing on a mixed-method research design, this study combines both qualitative and quantitative approaches to gather a comprehensive understanding of the impact of good governance on the transformation of street children's educational institutions into centers of excellence. The article includes structured surveys, interviews, and document analysis. The study examines the following aspects of good governance: accountability, transparency, participation, responsiveness, effectiveness, efficiency, and equity. The study also explores the challenges and opportunities for improving the quality and accessibility of education for street children, as well as the best practices and lessons learned from successful initiatives. The study finds that good governance has a positive and significant effect on the performance and outcomes of street children's educational institutions, as well as on the well-being and empowerment of street children. The study also identifies the key factors and strategies that facilitate or hinder the implementation of good governance in this context. The study concludes with a discussion of the implications of the findings for policy and practice, as well as the limitations and directions for future research. The study contributes to the existing literature on street children's education and provides policy recommendations for enhancing the role of educational institutions as agents of change and empowerment for this marginalized population.

Keywords: Quality Education, Good Governance, Street Children, Bangladesh

1. Introduction

Education stands as a cornerstone of human development, a gateway to a brighter future, and a catalyst for social progress. However, for the segment of society existing at the margins, such as street children, access to quality education remains an elusive aspiration. Dhaka City, with its vibrant urban landscape, grapples with the challenge of transforming educational institutions catering to street children from the margins into centers of excellence. This endeavor is not just an educational imperative; it also embodies a broader social responsibility to uplift marginalized communities and ensure a more inclusive society.

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Street children, often facing economic, social, and familial vulnerabilities, navigate a life marked by adversity. They are exposed to multiple risks, including lack of shelter, nutrition, and access to education. Their education often takes place in makeshift institutions that struggle to provide the basic requisites of learning. Transforming these institutions into centers of excellence presents a transformative opportunity not only for the children themselves but for the entire fabric of Dhaka City.

Street children are one of the most marginalized and vulnerable groups in society, facing multiple forms of exclusion and deprivation. According to UNICEF, there are an estimated 600,000 street children in Bangladesh, of which 75% live in Dhaka City (UNICEF, 2023). Education is a fundamental human right and a key factor for social and economic development. However, street children face many barriers to access and complete quality education, such as poverty, violence, discrimination, lack of identity documents, and inadequate learning facilities. As a result, many street children remain illiterate, unskilled, and unemployed, perpetuating the cycle of poverty and marginalization (New Age, 2023).

Therefore, there is a need to understand how good governance can influence the transformation of street children's educational institutions into centers of excellence that can provide high-quality and inclusive education for all.

Objectives of the Article

- 1) To identify and analyze the key elements of good governance in the context of educational institutions for street children, including transparency, accountability, and participation of stakeholders.
- 2) To investigate the challenges and barriers that hinder the implementation of good governance practices in these educational institutions.
- 3) To propose recommendations and policy suggestions for improving the governance framework and overall transformation of educational institutions for street children in Dhaka City.

Literature Review

Relevant literatures on assessing the impact of good governance on the transformation of street children have been reviewed for the study. Nawaz's (2011) research paper "Development Policies for Street Children in Bangladesh: a Special Emphasis on Education Program", examines the relationship between education programs, the rights of children, and the role of street children in developing policies to improve their circumstances. The author also highlighted the inadequacy of policies for failing to produce the desired results. Ultimately, she argued that education should be a priority for street children in order to guarantee their basic rights and security as children in Bangladesh. Important article written by Islam (2015) entitled "Education Conditions of Street Children in Dhaka City," highlighted the reasons for the rise of street children in Bangladesh and focused on the education conditions of street children. The author argues that education policies for street children have not been successful due to the weaknesses of the policies, the presence

of child labor, and the lack of interest of parents. Another paper conducted a study on the access to and exclusion of primary education for children living in slums in Dhaka, which revealed that many of these children were being "virtually excluded" from primary education, meaning they were attending school but not learning. The study also documented the number of children who had completed primary education but were unable to progress to secondary school. Theirworld (2021) discusses an overview of the situation and challenges of street children around the world. The author emphasizes the need to raise public awareness, provide technical support, and strengthen partnerships to meet the basic needs and rights of street children, including education. Author also shares some example of successful initiatives and projects that have improved the lives and opportunities of street children through education and other interventions.

Another important paper written by Pomeroy & Oliver (2020) entitled "Transformative Action to Accelerate Results for Children in Street Situations in the Decade of Action [2020–2030]". The authors provide technical guidance for various stakeholders to address the needs and rights of street children, especially in the context of the COVID-19 pandemic and the 2030 Agenda. They highlight the importance of a child rights-based approach and the role of education in empowering street children and reducing their vulnerabilities. They also suggest some actions and strategies to improve the access and quality of education for street children, such as flexible and alternative learning opportunities, life skills education, and teacher training. Staff & Staff C. (2021) explains the goals and objectives of the Street Education and Protection (STEP) program, a street child project in the Philippines. They state that the program aims to equip street children with the knowledge, skills, and point of view that will help them improve their way of life. They also outline the specific areas of focus and activities of the program, such as literacy, numeracy, health, hygiene, values, and life skills.

It appears in the above reviews show that there is a growing interest and concern for the education and well-being of street children, as well as recognition of their potential and rights. However, there is also a need for more empirical evidence and analysis on the impact of good governance on the transformation of street children's educational institutions into centers of excellence, especially in the context of Dhaka city. This research topic aims to fill this gap and contribute to the existing literature on street children's education and good governance.

Conceptual Clarifications

Street Children

Street children are a heterogeneous group of children who live or work on the streets, either temporarily or permanently, due to various factors such as poverty, family breakdown, abuse, violence, migration, or natural disasters. They are also exposed to various risks and hazards on the streets, such as exploitation, trafficking, drug abuse, sexual abuse, and police harassment. Moreover, they suffer from stigma and discrimination from the society, which often views them as criminals, beggars, or nuisances (Kaiser & Sinanan, 2020).

Despite their diversity and complexity, street children share some common characteristics and needs that distinguish them from other children. According to Thomas de Benitez, street children have four main characteristics: (1) they have a strong sense of agency and autonomy; (2) they have a high degree of adaptability and resilience; (3) they have a network of peers and adults who provide them with support and protection; and (4) they have a sense of belonging and identity that is linked to the street culture and environment. Based on these characteristics, Thomas de Benitez suggests that street children have four main needs: (1) recognition and respect; (2) participation and empowerment; (3) protection and security; and (4) development and opportunity (Reza & Bromfield, 2019a).

Education

Education is a fundamental human right and a key factor for social and economic development. According to the United Nations, education is essential for achieving the Sustainable Development Goals (SDGs), especially SDG 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all. Education can provide street children with knowledge, skills, values, and attitudes that can enable them to achieve their full potential and integrate into mainstream society. Education can also empower street children to claim their rights, participate in decision-making processes, access opportunities and services, and contribute to their communities. Moreover, education can protect street children from various forms of violence, exploitation, abuse, and discrimination that they face on the streets (Razu et al., 2022).

However, street children face many barriers to access and complete quality education. Some of these barriers are related to the demand side, such as poverty, lack of motivation or interest, family pressure or expectations, peer influence or competition. Some barriers are related to the supply side, such as inadequate or inappropriate learning facilities or materials, unqualified or insensitive teachers or staff, rigid or irrelevant curriculum or pedagogy, high fees or hidden costs, discriminatory or exclusionary policies or practices. As a result, many street children remain illiterate, unskilled, and unemployed, perpetuating the cycle of poverty and marginalization (Chowdhury et al., 2017).

To address this challenge, various non-governmental organizations (NGOs) have established educational institutions for street children in Dhaka City, offering formal and non-formal education programs, as well as life skills training, health care, and psychosocial support. These institutions aim to provide street children with relevant, accessible, and equitable education opportunities that can empower them to achieve their full potential and integrate into mainstream society.

Good Governance

Good governance is a complex and contested concept that has different meanings and dimensions in different contexts and sectors. According to the United Nations, good governance is “the exercise of economic, political, and administrative authority to manage a country’s affairs at all levels”. Good governance is based on eight principles: (1) participation; (2) rule of law; (3) transparency; (4) responsiveness; (5)

consensus orientation; (6) equity and inclusiveness; (7) effectiveness and efficiency; and (8) accountability (UN, 2023).

Good governance is also relevant for the education sector, as it can affect the quality and equity of education outcomes and processes. According to the UNESCO, good governance in education is “the manner in which power is exercised in the management of a country’s educational resources”. Good governance in education is based on four dimensions: (1) accountability; (2) transparency; (3) participation; and (4) responsiveness. These dimensions are interrelated and mutually reinforcing, as they can enhance the performance and legitimacy of the education system (Council of Europe, 2014).

Accountability refers to the obligation of the education actors to answer for their actions and decisions to the relevant stakeholders, such as students, parents, teachers, managers, policy makers, donors, and civil society. Accountability can be ensured through various mechanisms, such as standards, indicators, monitoring, evaluation, auditing, reporting, feedback, complaints, sanctions, and rewards. Accountability can improve the quality and equity of education outcomes and processes, by ensuring that the education actors are responsible for delivering the expected results and services. Responsiveness refers to the ability and willingness of the education actors to adapt and innovate in order to meet the changing needs, demands, and expectations of the stakeholders. Responsiveness can be ensured through various mechanisms, such as research, analysis, feedback, learning, experimentation, piloting, scaling-up, and dissemination. Responsiveness can improve the quality and equity of education outcomes and processes, by ensuring that the education system provides relevant, effective, and efficient services and solutions (The IMF and Good Governance, 2023).

Research Methodology

The research approach for this study employed a mixed-methods approach, combining both qualitative and quantitative methods, to comprehensively examine the influence of good governance on the transformation of street children's educational institutions in Dhaka. This approach was chosen to ensure a comprehensive understanding of the research objectives. A survey was conducted among 300 street children attending various types of educational institutions in Dhaka City. This survey aimed to gather quantitative data related to the educational experiences and outcomes of street children.

Interviews were conducted with 93 stakeholders actively involved or interested in street children's education in Dhaka City. This included 5 educationalists with expertise in good governance in education or street children's education, 10 institution authorities responsible for managing or working in different types of educational institutions for street children, 28 parents of children attending these institutions, and 50 street children themselves. These interviews provided qualitative insights into their perspectives, experiences, and opinions regarding governance and education. The data from the final stage of the study is processed using SPSS and

NVivo software. Additionally, the data is transformed into visual graphics with the assistance of SPSS and R-Programming to enhance its presentation.

A comprehensive document analysis was conducted, examining various sources of information related to street children's education in Dhaka City. This included policies, plans, and programs guiding or regulating the provision and management of education for street children, as well as reports, evaluations, and publications documenting or assessing the development and performance of educational institutions for street children. Additionally, media sources and websites disseminating information or opinions about education for street children were reviewed.

Data analysis employed various techniques tailored to the nature of the collected data. Like, content analysis was used to systematically analyze textual and visual data, including interviews and document analysis. This method allowed for the identification of recurring themes, patterns, and concepts related to governance and educational transformation. Thematic coding was applied to qualitative data obtained from interviews and open-ended survey responses. The coding process involved identifying key themes and categorizing data into these themes to uncover commonalities and differences.

Quantitative data from surveys and questionnaires underwent statistical analysis, which encompassed descriptive statistics and inferential statistics. This analysis helped establish relationships between variables and tested hypotheses concerning the influence of good governance on educational excellence.

This mixed-methods approach enabled a comprehensive exploration of the influence of good governance on the transformation of street children's educational institutions in Dhaka. The combination of qualitative and quantitative data collection and analysis aligned with the research objectives, providing valuable insights for policymakers and stakeholders to address the educational needs of street children effectively.

Findings and Discussion

a) Demographic Characteristics of Street Children

Table: 01 Number and proportion of street children by age and sex

Age	Boy		Girl		Total
	Number	Percentage	Number	Percentage	Number
0-5	2	66.7%	1	33.3%	3
6-10	14	66.7%	7	33.3%	21
11-15	10	58.8%	7	41.2%	17
16-20	6	66.7%	3	33.3%	9

Source: Field Data, 2022

Based on empirical observations conducted at the field level, an analysis of responses from a cohort of 50 street children reveals a gender distribution wherein 64% of respondents were identified as boys (32 individuals), while 36% were

identified as girls (18 individuals). The assessed age spectrum of these street children ranged from 0 to 20 years. Notably, the majority of the participants, constituting 42%, fell within the age bracket of 6 to 10 years. Concurrently, those aged between 11 and 15 years constituted 34% of the observed sample. It is evident that the prevalent age group among street children is predominantly concentrated between 6 and 15 years old.

b) Status of Father and Mother (Living or Dead)

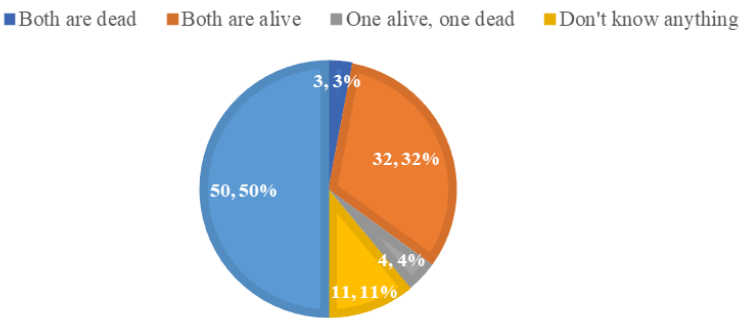


Figure: 01 Status of Father and Mother (Living or Dead)

Source: Field Data, 2022

The figure, labeled as Figure 1, outlines the distribution of parental statuses in terms of their living or deceased condition, along with associated numerical values and corresponding percentages. Among the examined sample of 50 participants, several distinct scenarios regarding the parents' statuses emerge. Notably, 6.0% of respondents reported both parents as deceased, while a significant majority of 64.0% stated that both parents are alive. A smaller subgroup of 8.0% indicated having one living and one deceased parent, while 22.0% expressed uncertainty about their parents' statuses. The compiled figures encompass the entire participant pool, resulting in a comprehensive overview totaling 100.0%. This succinct representation provides insight into the diverse parental situations within the examined population.

Communication with Family by Street Children

Table: 02 Communications with Family

	Communication	No Communication	Total
Boy	18 (56.2%)	14 (43.8%)	32
Girl	13 (72.2%)	5 (27.8%)	18
Total	31 (62.0%)	19 (38.0%)	50

Source: Field Data, 2022

According to our Field Survey, there is a section of street children who have direct or indirect contact with their families who stay on the streets during the day and stay with their families at night. From the field level survey, Out of the 50 street children we surveyed, 31 (62.0%) had some form of communication with their families, while

19 (38.0%) had no communication at all. The majority of the boys (18 out of 32, or 56.2%) and the girls (13 out of 18, or 72.2%) communicated with their families. However, there was a significant difference between the boys and the girls in terms of no communication: 14 out of 32 (43.8%) boys had no communication with their families, while only 5 out of 18 (27.8%) girls had no communication with their families. It is seen that there are 12.9% children. 87.1% of children no longer live with family, but maintain contact with family over time.

Policy Framework

One of the aspects of good governance in education is the policy framework that guides or regulates the provision and management of education for street children. In this section, the author examines the local, national, and international policies that influence street children's education and good governance in Dhaka City (Hasan Reza & Henly, 2018). At the local level, the Dhaka City Corporation (DCC) is the main authority responsible for urban governance and service delivery in Dhaka City. The DCC has a mandate to provide basic education for all children, including street children, in its jurisdiction.

The Child Friendly City Initiative (CFCI), which aims to make Dhaka City a safe, healthy, and inclusive place for all children, especially the most vulnerable and marginalized ones. The CFCI promotes child participation, child rights, and child protection in all aspects of urban planning and development. The CFCI also supports the establishment and operation of child-friendly schools and learning centers for street children in collaboration with NGOs and civil society organizations (Sharmin & Disha, 2021).

The Street Children Education Program (SCEP), which aims to provide non-formal education and life skills training for street children aged 6 to 14 years. The SCEP operates through 20 learning centers located in different areas of Dhaka City, where street children can access free and flexible learning opportunities. The SCEP also provides health care, nutrition, counseling, recreation, and referral services for street children.

At the national level, the Government of Bangladesh (GoB) is the main authority responsible for formulating and implementing education policies and programs in Bangladesh. The GoB has adopted several policies and initiatives to support street children's education, such as:

- a) The National Education Policy (NEP), which aims to ensure universal access to quality education for all children, regardless of their socio-economic status, gender, ethnicity, religion, or disability. The NEP recognizes street children as one of the disadvantaged groups that need special attention and support in education. The NEP also emphasizes good governance in education as one of the key principles and objectives of the education system (Mia & Islam, 2021).
- b) The Non-Formal Education Policy (NFEP), which aims to provide alternative and flexible education opportunities for out-of-school children and adults who have missed or dropped out of formal education. The NFEP covers various types

of non-formal education programs, such as basic literacy, post-literacy, continuing education, equivalency education, skills development, etc. The NFEP also targets specific groups of learners, such as working children, slum children, street children, etc. (Reza & Bromfield, 2019b).

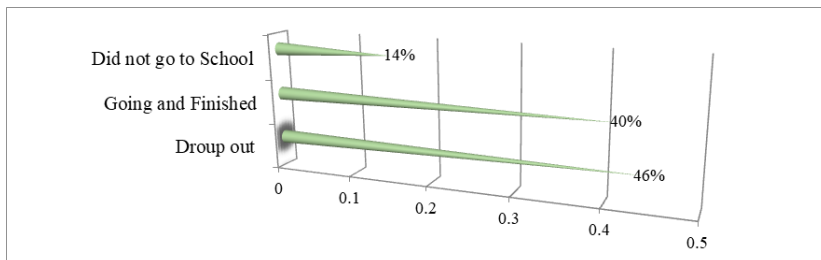
At the international level, there are several policies and initiatives that influence street children's education and good governance in Dhaka City, such as:

- a) The Convention on the Rights of the Child (CRC), which is a global treaty that recognizes the human rights of all children, including their right to education. The CRC also stipulates that children have the right to express their views and participate in matters affecting them, and that their best interests should be a primary consideration in all actions concerning them.
- b) The Sustainable Development Goals (SDGs), which are a set of global goals that aim to end poverty, protect the planet, and ensure peace and prosperity for all by 2030. The SDGs include a specific goal on quality education (SDG 4), which calls for ensuring inclusive and equitable quality education and promoting lifelong learning opportunities for all. The SDGs also include a cross-cutting goal on good governance (SDG 16), which calls for promoting peaceful and inclusive societies, providing access to justice for all, and building effective, accountable, and inclusive institutions at all levels (Witenstein & Thakur, 2023).

Current educational condition of street children

In a recent publication, it has been reported that Aparajeyo Bangladesh, an educational initiative established in 1995 AD, has played a significant role in providing education to approximately 1.15 million children. However, it is noteworthy that out of this cohort, approximately 0.7 million children experienced dropout rates from educational institutions, while Aparajeyo Bangladesh successfully reintegrated 0.35 million children into formal education (Aparajeyo, 2022). Notably, recent data indicates a remarkable reduction in the dropout rate, approaching zero. Currently, the initiative is actively engaged in providing education to 68,000 children through 20 distinct projects located in the Dhaka region. This exemplifies the organization's commitment to addressing educational challenges and ensuring a brighter future for the youth of Bangladesh.

Figure: 02 Educational conditions of street children

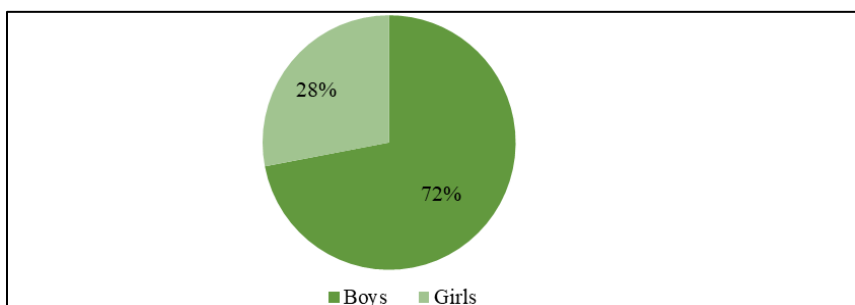


Source: Educational condition of street children (Aparajeyo, 2022)

In this study, several critical findings have been revealed concerning the educational status of street children. An astounding 86% of these children are either currently connected to or in the process of connecting with formal educational institutions. However, a substantial 46% have already dropped out of the school system, indicative of a pressing issue in their educational trajectories. Moreover, it is worth noting that a significant minority, comprising 14% of the students, have never had the opportunity to attend school at any point in their lives.

Figure 03 presents a breakdown of the current educational status of these street children, revealing that 40% of them are presently attending school. The group of children who dropped out of school exhibits diverse reasons for discontinuation, which warrant further investigation.

Figure: 03 Ratio of boys and girls in institution



Source: Ratio of boys and girls in institution (Aparajeyo, 2022).

Within the subset of school-going children, there is a notable gender disparity. Specifically, 72% of these children are boys, while girls make up the remaining 28%. This gender imbalance in access to education among street children merits deeper examination to address potential systemic barriers and inequalities.

Resource Allocation

Resource allocation is another aspect of good governance in education that refers to the distribution and utilization of financial, human, and infrastructural resources to support the provision and management of education for street children. Resource allocation can affect the quality and inclusiveness of education outcomes and processes by ensuring that the educational institutions have adequate and equitable resources to deliver relevant, effective, and efficient services and solutions.

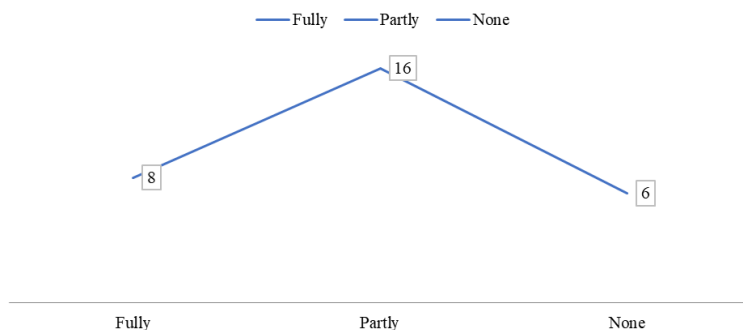
In this section, author investigates the resource allocation to street children's educational institutions in Dhaka City. It has identified the main sources and types of resources that are available and accessible to these institutions, and assess how they use them to achieve excellence.

The main sources of resources for street children's educational institutions in Dhaka City are:

- a) Government bodies: They provide financial resources to these institutions through various schemes and programs, such as grants, subsidies, scholarships, etc. They also provide human resources to these institutions through various mechanisms, such as recruitment, training, supervision, etc. They also provide infrastructural resources to these institutions through various facilities and services, such as buildings, furniture, equipment, utilities, etc.
- b) NGOs: They provide financial resources to these institutions through various sources and channels, such as donations, fundraising, sponsorship, etc. They also provide human resources to these institutions through various means and methods, such as volunteers, consultants, mentors, etc. They also provide infrastructural resources to these institutions through various projects and activities, such as construction, renovation, maintenance, etc.
- c) Institution authorities: They generate financial resources for these institutions through various ways and means, such as fees, charges, income-generating activities, etc. They also manage human resources for these institutions through various roles and responsibilities, such as teachers, staff, managers, etc. They also utilize infrastructural resources for these institutions through various plans and practices, such as allocation, optimization, or improvement, etc.
- d) The main types of resources for street children's educational institutions in Dhaka City are:
- e) Financial resources: They are the monetary or material resources that are used to fund or support the education services or solutions for street children. They include budgets, expenditures, revenues, assets, liabilities, etc.
- f) Human resources: They are the personnel or human capital resources that are used to deliver or facilitate the education services or solutions for street children. They include teachers, staff, managers, volunteers, consultants, mentors, etc.
- g) Infrastructural resources: They are the physical or environmental resources that are used to provide or enable the education services or solutions for street children. They include buildings, furniture, equipment, utilities, etc.

Social skills

Figure: 04 Ratio of adaption with others after getting the education

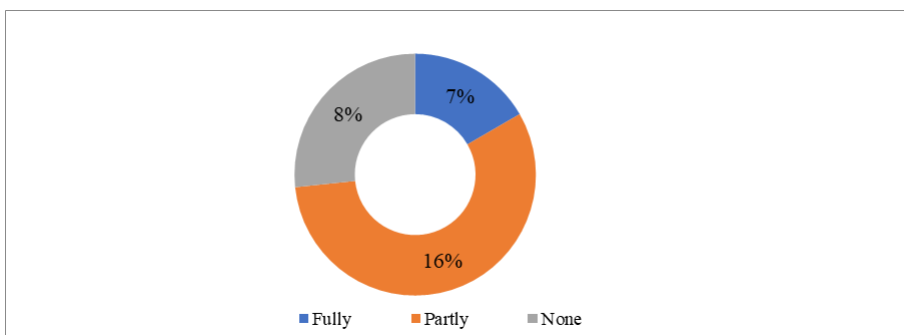


Source: Field Data, 2022

Inquiries were made by the researcher to both educational institutions' authorities and parents of school-going children concerning the capacity of children to assimilate into new environments following their educational experiences. A total of 28% of respondents indicated that children are entirely capable of such adaptation, while 51% opined that they possess only partial adaptability skills. The remaining 21% contended that children exhibit no capacity for adaptation in such scenarios.

Similarly, in response to the question regarding the children's ability to adapt to new situations post-education, the findings indicated that 15% of respondents believed that children could fully adapt, while a majority of 56% indicated that they could adapt partially. The remaining 28% of respondents expressed the view that children have no capacity for adaptation in these circumstances. These two answers indicate that many children are not able to gain social skills fully or partly.

Figure: 05 Ratio of adaption with changing situation after getting the education



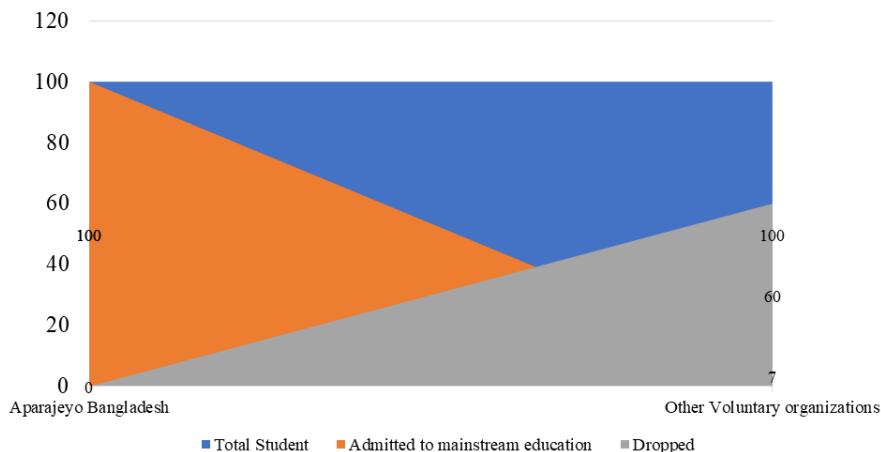
Source: Field Data, 2022

The efficient resource utilization contributes to excellence by ensuring that the educational institutions use their available and accessible resources in a way that maximizes their quality and inclusiveness of education outcomes and processes for street children. The efficient resource utilization can be measured by using various indicators or criteria, such as:

- Cost-effectiveness:** It refers to the ratio of the outputs or outcomes of the education services or solutions to the inputs or costs of the resources used to produce them. It indicates how well the educational institutions use their financial resources to achieve their desired results or impacts for street children.
- Productivity:** It refers to the amount or quantity of the outputs or outcomes of the education services or solutions per unit of input or resource used to produce them. It indicates how well the educational institutions use their human resources to deliver their expected results or impacts for street children.
- Quality:** It refers to the degree or level of excellence or satisfaction of the outputs or outcomes of the education services or solutions for street children. It indicates how well the educational institutions use their infrastructural resources to provide their optimal results or impacts for street children.

5. Transformation Process Evaluation

Figure: 07 Ratio of including street children to mainstream education



Source: Ratio of including street children to mainstream education (Aparajeyo, 2022).

In recent years, there has been a concerted effort by various institutions to integrate street children into mainstream education. Notably, Aparajeyo Bangladesh has achieved remarkable success in this endeavor, with approximately 68,000 students currently enrolled in their educational institutions. According to Islam Zadu, their success rate in this regard stands at an impressive 100% (Aparajeyo, 2022).

Figure 7 illustrates the ratio of street children successfully integrated into mainstream education, with the data source being attributed to the researcher's own compilation. In contrast, other institutions have achieved a significantly lower success rate, with only 7% of street children being successfully included in mainstream education. Furthermore, these institutions have faced a considerable dropout rate of 60% among the enrolled street children in recent years.

Educational Quality

One of the objectives of this study is to evaluate the transformation process of street children's educational institutions in Dhaka City into centers of excellence. In this section, author focuses on the educational quality aspect of the transformation process, which refers to the improvement in curriculum, teaching methodologies, and student outcomes for street children.

To assess the educational quality of street children's educational institutions, author used various indicators and methods, such as:

- Curriculum: Author analyzed the content and structure of the curriculum that was offered by different types of educational institutions for street children, such as formal, non-formal, or informal. Author compared the curriculum with the national and international standards and benchmarks, as well as with the needs

and interests of street children. Author also examined how the curriculum was adapted or innovated to suit the specific contexts and situations of street children.

- b) Teaching methodologies: Author observed and evaluated the teaching methods and practices that were used by different types of educational institutions for street children, such as lectures, discussions, demonstrations, games, etc. Author assessed how the teaching methods and practices were aligned with the curriculum objectives and learning outcomes, as well as with the learning styles and preferences of street children. Author also explored how the teaching methods and practices were responsive and flexible to meet the changing needs and demands of street children.
- c) Student outcomes: Author measured and compared the academic achievements and skill development among street children who attended different types of educational institutions. Author used various tools and techniques to collect and analyze data on student outcomes, such as tests, exams, assignments, portfolios, etc. Author also used surveys, interviews, and document analysis to collect and analyze data on student satisfaction, motivation, confidence, self-esteem, etc.

Based on our data collection and analysis, author found that:

- a) The curriculum of street children's educational institutions in Dhaka City was improved in terms of relevance, effectiveness, and efficiency. The curriculum was aligned with the national and international standards and benchmarks, as well as with the needs and interests of street children. The curriculum was also adapted or innovated to suit the specific contexts and situations of street children. For example, some institutions used a competency-based curriculum that focused on developing the knowledge, skills, and attitudes that are essential for street children to survive and thrive in their environment. Some institutions also used a child-centered curriculum that encouraged the participation, creativity, and expression of street children.
- b) The teaching methodologies of street children's educational institutions in Dhaka City were improved in terms of alignment, responsiveness, and flexibility. The teaching methods and practices were aligned with the curriculum objectives and learning outcomes, as well as with the learning styles and preferences of street children. The teaching methods and practices were also responsive and flexible to meet the changing needs and demands of street children. For example, some institutions used interactive and participatory teaching methods, such as discussions, games, or role plays, that engaged and motivated street children. Some institutions also used adaptive and flexible teaching practices, such as individualized or group-based instruction, that catered to the diverse and dynamic learning needs of street children.
- c) The student outcomes of street children's educational institutions in Dhaka City were improved in terms of academic achievements and skill development. The street children who attended these institutions showed significant improvement in their learning achievement, such as literacy, numeracy, or general knowledge.

They also showed significant improvement in their skill development, such as communication, problem-solving, or critical thinking. They also showed high levels of satisfaction, motivation, confidence, self-esteem, etc. For example, some studies reported that street children who attended non-formal education centers achieved higher scores in reading comprehension tests than those who did not attend any education programs. Some studies also reported that street children who attended formal education schools developed better social skills than those who attended non-formal education centers.

In conclusion, author can say that street children's educational institutions in Dhaka City have improved their educational quality through their transformation process into centers of excellence. They have improved their curriculum, teaching methodologies, and student outcomes for street children. They have also contributed to enhancing the quality and inclusiveness of education for all in Bangladesh.

Challenges and Gaps

The transformation process of street children's educational institutions in Dhaka City into centers of excellence is not without challenges and gaps. In this section, author identified some of the major challenges and gaps that these institutions faced during their transformation journey, such as resource constraints, bureaucratic hurdles, social stigma, and political instability.

Resource constraints: One of the main challenges that street children's educational institutions faced was the lack of adequate and equitable resources to support their provision and management of quality and inclusive education for street children. As author discussed in the previous section, the resource allocation from government bodies to these institutions was inadequate and inequitable, resulting in insufficient and uneven financial, human, and infrastructural resources. These resource constraints affected the quality and equity of education outcomes and processes for street children, such as learning achievement, attendance, retention, completion, satisfaction, etc. They also affected the development and performance of these institutions, such as compliance, improvement, innovation, learning, etc.

Bureaucratic hurdles: Another challenge that street children's educational institutions faced was the bureaucratic hurdles that hindered their access and integration to the formal education system. As author discussed in the previous section, the government bodies formulated and implemented education policies and programs for street children that guided or regulated their provision and management by these institutions. However, these policies and programs were often complex, inconsistent, or unclear, creating confusion or ambiguity for these institutions. Moreover, these policies and programs were often enforced or monitored by various government agencies or departments that had different mandates, agendas, or interests, creating duplication or contradiction for these institutions. These bureaucratic hurdles affected the quality and equity of education outcomes and processes for street children, such as recognition, certification, accreditation, or equivalency, etc. They also affected the development and performance of these institutions, such as autonomy, authority, or accountability, etc.

Social stigma: A third challenge that street children's educational institutions faced was the social stigma that attached to their students and staff. As author discussed in the previous section, street children were one of the most vulnerable and marginalized groups in Bangladesh. They faced various forms of discrimination, exclusion, or abuse from society due to their poverty, homelessness, or work status. Similarly, the staff who worked in these institutions also faced various forms of prejudice, disrespect, or harassment from society due to their association with street children. These social stigmata affected the quality and equity of education outcomes and processes for street children, such as self-esteem, confidence, motivation, or aspiration, etc. They also affected the development and performance of these institutions, such as retention, attrition, or turnover, etc.

Political instability: A fourth challenge that street children's educational institutions faced was the political instability that disrupted their operation and continuity. As author discussed in the previous section, Dhaka City was a dynamic and complex urban setting that experienced various forms of political violence, conflict, or unrest. These political events often affected the security and safety of these institutions and their students and staff. They also affected the availability and accessibility of resources and services for these institutions and their students and staff. These political instabilities affected the quality and equity of education outcomes and processes for street children, such as attendance, completion, or achievement, etc. They also affected the development and performance of these institutions, such as compliance, improvement, or innovation, etc.

Recommendations

By implementing these following recommendations, street children's educational institutions in Dhaka can effectively leverage the influence of good governance to transform into centers of excellence, providing holistic and quality education that empowers marginalized children and contributes to a more inclusive and equitable society.

Strengthening Governance Frameworks:

1. Implement transparent policies and guidelines for street children's educational institutions, ensuring clarity in roles, responsibilities, and decision-making processes.
2. Establish mechanisms for stakeholder participation, involving educators, administrators, students, parents, government officials, and NGOs in governance discussions and decision-making.
3. Foster accountability by regularly evaluating the implementation of governance practices and addressing any deviations promptly.

Capacity Building and Training:

4. Provide ongoing training programs for educators and administrators, enhancing their skills in pedagogy, child psychology, and managing the unique needs of street children.

5. Offer training on good governance principles to institutional leaders, enabling them to lead effectively and ensure transparency, ethics, and accountability in their practices.

Resource Allocation and Management:

6. Develop equitable resource allocation strategies, ensuring that institutions have access to adequate funding, infrastructure, learning materials, and technology.
7. Implement efficient financial management practices to prevent resource wastage and enhance the overall effectiveness of interventions.

Inclusive Curriculum and Teaching Methods:

8. Design a flexible curriculum that caters to the diverse learning needs of street children, incorporating both formal education and vocational training to enhance their future prospects.
9. Promote innovative teaching methodologies that engage and motivate street children, fostering a conducive learning environment within the institutions.

Holistic Support Services:

Establish a network of support services, including counseling, healthcare, nutrition, and recreational activities, to address the holistic needs of street children and create an environment conducive to learning.

Monitoring and Evaluation Systems:

1. Develop robust monitoring and evaluation mechanisms to assess the impact of governance practices on educational quality and transformation outcomes.
2. Regularly collect data on educational progress, student well-being, and stakeholder satisfaction, using these insights to inform decision-making and improvements.

Collaboration and Partnerships:

3. Strengthen partnerships with governmental agencies, non-governmental organizations, and local communities to leverage collective resources and expertise in supporting street children's educational institutions.
4. Foster cross-sector collaboration to address systemic challenges related to street children's well-being, linking education with social welfare programs.

Advocacy and Awareness Campaigns:

5. Initiate public awareness campaigns to shed light on the importance of educating street children and the positive impact of good governance practices on their transformation.
6. Advocate for policy changes and increased funding support from relevant governmental bodies to sustain and expand initiatives.

Long-Term Sustainability:

7. Develop a roadmap for the long-term sustainability of transformed institutions, focusing on building institutional resilience, continuity of programs, and adaptability to changing circumstances.

Research and Continuous Improvement:

1. Encourage ongoing research initiatives to explore evolving best practices, innovative methodologies, and effective governance strategies that can further enhance educational outcomes for street children.
2. Embrace a culture of continuous improvement, using research insights to refine governance practices and educational approaches over time.

The study provided several recommendations for policy and practice to foster good governance in education for street children in Dhaka City. For policy makers, the study suggested that they should establish clear and consistent accountability frameworks and systems, ensure the availability and accessibility of accurate and timely information, create an enabling environment and incentives for stakeholder participation, and support and encourage innovation and learning in street children's educational institutions. For practitioners, the study advised that they should implement regular and rigorous accountability practices and procedures, disseminate and communicate the information effectively and efficiently, facilitate meaningful and inclusive participation processes and practices, and implement responsive and flexible practices and procedures in street children's educational institutions. For researchers, the study recommended that they should conduct independent and comprehensive accountability assessments and studies, verify and validate the information objectively and independently, document and analyze the participation experiences and outcomes, and evaluate and disseminate the best practices and lessons learned for street children's educational institutions. The study also emphasized the importance of using appropriate and ethical methods and techniques to collect and analyze data from street children's educational institutions.

Conclusion

In the intricate tapestry of urban development, the journey of transforming street children's educational institutions from the margins to the mainstream emerges as a testament to both the power of education and the impact of good governance. This study embarked on a rigorous exploration of this transformative process, delving into the interplay between good governance and the evolution of these institutions into centers of excellence in Dhaka City.

The findings of this research underscore the pivotal role that good governance plays in driving the transformation of educational institutions for street children. The synergy between transparent policies, stakeholder engagement, and effective resource allocation emerges as a catalyst for elevating the quality of education provided. Transparency and accountability create an environment of trust, fostering collaboration among various stakeholders including governmental bodies, non-governmental organizations, educators, and parents. Equitable resource distribution

ensures that institutions have the necessary tools to foster a holistic educational experience for street children, addressing not only academic needs but also their broader well-being.

The implications of this research extend to the realms of policy and practice. The results highlight the need for targeted interventions that prioritize good governance practices within these institutions, ultimately enhancing educational outcomes for street children. Such interventions can pave the way for more inclusive educational opportunities, fostering empowerment and social mobility. Additionally, this research prompts a reevaluation of resource allocation strategies, calling for greater investments in education and support systems for marginalized children.

This study's findings reverberate beyond the realm of street children's education, underscoring the broader significance of transforming marginalized institutions. The journey from margins to mainstream reflects a societal commitment to inclusivity, wherein every child's potential is nurtured irrespective of their circumstances. Such transformations exemplify the power of education as a tool for social change, enabling individuals to break free from the cycle of marginalization.

As the street children's educational institutions in Dhaka continue their journey of transformation, it is imperative to recognize that good governance remains an ongoing endeavor. Continued collaboration, vigilance, and adaptability are essential to sustain and amplify the positive impact on educational quality. This research serves as a stepping stone, shedding light on the path forward and inspiring future research, policies, and practices that prioritize the rights, well-being, and educational excellence of every child, regardless of their background.

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“Impact of Life Insurance Funds on the Economic Growth of Bangladesh”

Md. Omar Faruque*

Abstract

The objective of the study is to examine the Impact of Life Insurance funds on the Economic growth of Bangladesh. Here in the study, 12 Life Insurance companies annual data of 11 years (2010 -2021) chosen from 47 DSE Listed insurance companies to investigate the impact of funds from Life insurance companies on the economic growth of Bangladesh. The proxies used in the study are Net Life Insurance Premium, Life Insurance Penetration and Total Density of Life insurance to show the impact using Ordinary Least Square method (OLS) with SPSS 23.0 version. It is found from the study that the Net Life Insurance Premium and Total Density have no impact at all but Penetration have significant positive impact on the economic growth of Bangladesh at 5% level of significance. This result is very much important for Government, policy makers, insurance authority, regulators and investors.

Keywords: Impact, Life Insurance, Funds, Economic Growth, Bangladesh

1. Introduction

Insurance companies amongst financial intermediaries are growing its importance in conducting the functions of economic system. It has been observed that insurance companies are underwriting risk through diversified insurance policies and thereby increasing collection of premium and investment in the different sectors of the economy across the world. In Bangladesh, insurance sectors are emerging as growing sectors of financial market with regard to business, premium, coverage, investment, policies as a result of liberalization and financial integration after reforms in 2000 and thereafter. But, unlike other sectors, there are a few empirical studies being conducted on the influence of Insurance sectors on the financial growth. As the insurance sectors have been found to be most important financial intermediary for contributing in the financial growth through undertaking risk, risk financing, fund collection and channelization of funds to the deficit sectors like corporate firms and investment with the banking sectors in the different fields & projects of the economy. In view of this, researcher has examined the impact of flow of funds from Life insurance on the economic growth of Bangladesh. Insurance is a technique applied to alleviate the impacts of sufferings by the application of economic reward out of the pool of gathered contributions by all individuals joining in the insurance contract. In the developed economies, insurance industry adds more to the welfare of the nation at large. In Bangladesh, as a developing country in Asia, there is a lack of people confidences in the insurance industry. Due to the dearth of confidence in the insurance industry in Bangladesh since inception of Bangladesh independence, insurance has turned the industry into backward industry in Bangladesh. So the industry could not play the desired role in the economy of Bangladesh for long. The insurance sector has undergone a sea change as a result of liberalization of laws and integration. Bangladesh government is trying to improve this sector passing and approving numerous laws, regulation & provisions. Now, the

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country is experiencing influx of a good number of insurance companies operating in Bangladesh. They are experiencing a phenomenal growth both in number and volume of business. Many irregularities such as claims, fraud, religious blindness & negative macroeconomic environment of some major obstacles hindering insurance in Bangladesh. Many of the stocks are not priced rightly, so small numbers of investor's trade on them. In fine, it is assumed that insurance penetration is very small in Bangladesh. As the people of Bangladesh are less confident to the insurance industry, the capability of the insurers of Bangladesh is to add considerably to GDP of the country in doubt.

2.0 Objectives of the Study:

The main objective of the study is to examine the impact of funds from life insurance on the economic growth of Bangladesh. To accomplish the main objective, the following specific objectives have been devised for the study.

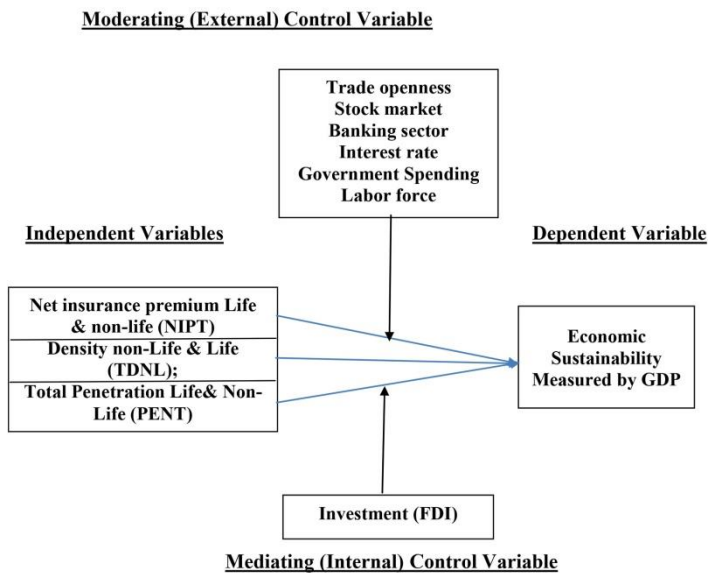
- i. To investigate the impact of the ***Life Insurance Premium*** on the economic growth of Bangladesh
- ii. To investigate the impact of the ***Life Insurance Penetration*** on the economic growth of Bangladesh
- iii. To investigate the impact of the Life Insurance Density on the economic growth of Bangladesh

3.0 Review of Literature

Presence of association between insurance improvement & economic progression has been greatly assumed over the years. Concerning the landscape of connection between insurance industry and economic progress, three schools of thought are present in literature. The first group faculty of thought assumes that insurance industry tends to economic progress; on the other hand, the second college of opinion assumes that pecuniary progress inclined on the progress of the assurance industry (Patrick, 1966). The number of third college of think-tank, Haiss & Sumegi (2008), proposes connection of bi-direction between insurance expansion and financial growth. Akinlo (2013) postulates the existing literature of empirical suggestion of the insurance versus development link has given birth diverse outcomes. Some other readings as such Webb et al. (2002), Boon (2005) & Arena (2008) discovered a connection of unidirectional successively from insurance expansion to financial evolution. Ching et al. (2010) has found an inverse relationship. Kugler and Ofoghi (2005) suggest the bidirectional affiliation between insurer's development & monetary progress. Few study found indication on non-involvement industry of insurance & pecuniary advancement. As per Blum et al. (2002), the relation in insurance industry to actual economic sector could be categorized with the words of connection in the respect of 5 propositions: Firstly, No fundamental association; Secondly, demand leading which means that economic progress tends to a upswing in request for insurance; Thirdly, leading to supply which means that evolution in insurance leads to short-term pecuniary instability. In this way persuades economic progression in the long term with

development in investment by insurers encourages financial development. Fourthly, adverse causative connection since insurance to development ,that is , mounting insurance creates more careless conduct as moral hazard subsequently in a fewer well-organized and more unpredictable economy. Several previous investigations have been conducted on the interdependence or bidirectional fundamental association between insurance funds & economic growth by Regupathi, A., & Abu-Baker, A. 2017; Ward, D., & Zurbruegg, R. 2000; Ghimire, R. (2014); Ching, K. S., et. Al, 2010); Adetunji, A. L., et.al, 2018);Pant, S., et.al; 2017; Ul Din, S. M., Abu-Bakar, A., & Regupathi, A. (2017); Mall, S., 2018); Kjosevski, J. (2012); Han, L., Li, D., Moshirian, F., & Tian, Y., 2010); Lee, H. (2019; Yinusa, O., & Akinlo, T. (2013); Haiss, P., & Sümegi, K. (2008); Fadun, O. S., & Shoyemi, O. S. (2018); Cristea, M., Marcu, N., & Cârstina, S. (2014); Chang, C. H., & Lee, C. C. (2012); Rao, M. S., & Srinivasulu, R. (2013); Madani, F., & Bazini, E. (2013); Ali, M. (2020); Levine, R. (1997); King, R. G., & Levine, R. (1993); Levine, R., & Zervos, S. (1998); Levine, R., Loayza, N., & Beck, T. (2000). The above mentioned maximum research has found a positive & close relationship with insurance development & economic growth around the globe.

From the preceding experimental outcomes connected for the influences of insurance industry to pecuniary progress the outcomes are still diverse today. It may be concluded for a robust apprehension on the insurance growth versus financial progress on the works. As the Bangladesh economic situation is considered, insurance & development connection position is not fixed on the basis of evidence and empirically. This study, therefore, evaluates the role of assurance industry on Bangladesh's monetary development. It is perfect to build up a conceptual frame work from the above study:



Source: Author's own study

Research Hypothesis

Based on the previous empirical literature review, the researcher tested the following developed the four researches hypothesize for this study:

H1-Net Life Insurance Premium has no significant Impact on the economic growth of Bangladesh

H2- Penetration of Life Insurance has no significant impact on the economic growth of Bangladesh

H3- Density of Life Insurance has no impact the economic growth of Bangladesh

H4- Trade openness (TRO), Investment (FDI), Stock market (SM), Banking sector (BS), Inflation (IF), Interest rate (IR), Government spending (GS) and Labor force) have no impact on the Economic Growth of Bangladesh.

4.0 Methodology of the study:

4.1 Sampling Design

The population of the study comprises 47 insurance companies listed with the Dhaka Stock Exchange (DSE). This study has determined sample size on the basis of Yaro Yamani sample selection method (Guilford and Frucher, 1973) and selected sample on random sampling basis. Accordingly, the researcher has chosen 12 Life insurance companies where 11 Year's (2010-2021) annual reports taken for analysis out of 47 DSE listed insurance companies. GDP rate is used as dependent variable & Net Life insurance premium, Life insurance Penetration and Life insurance Density used as

independent variables. Panel Least Squares; Cross-sections included: 132 and Total panel observations: 132. Bangladesh bank bulletin; IMF directory; Bangladesh Bureau of statistics (BBS); World Bank data bank haven been used for independent control variable. As the study is a causal, one showing the cause and effect relations of the two variables called explanatory (Independent) & dependent variables. So the study applied causal research techniques with mixed research methods for the quantitative nature of data noddod for preparing this study. Descriptive statistics are used to check whether there is a substantial Variation in the data guaranteeing for variation of data. For arriving at the conclusion proposed hypotheses are tested statistically. So the descriptive statistics and regression statistics are used for analyzing the collected panel data with SPSS 23.00 Version.

4.2 Specification of the Model

As explained in the previous discussions, the main objective of this research is to find out the

Impact of funds from Life insurance on the economic growth of Bangladesh. The data indicate panel data comprising from both elements of cross-sectional & time-series; the cross Sectional element reflected the different insurance companies & the time-series element reflected over the period of 11 years (2010-2021). The general form of mathematical regression model equation can be written as:

$$Y_{it} = a + \beta_i X_{it} + u_{it}.$$

Where, i stands for the ith the unit of cross-sectional & t stands for the t-th period of time; a is a term of constant; β_i is the coefficient of estimation; X_{it} are explanatory variables& control variables for the vector and u_{it} is error component of the combined cross-section & time series.

The model has been shown as follows:

$$GDP(L)_{it} = a + \beta_1 NIPL_{it} + \beta_2 PET_{it} + \beta_3 DT_{it} + \beta_4 TRO_{it} + \beta_5 FDI_{it} + B_6 SM_{it} + B_7 BS_{it} +$$

$$B_8 IF_{it} + B_9 IR_{it} + B_{10} GS_{it} + B_{11} LFI_{it} + U_{it} \dots\dots\dots (ii)$$

Where, i = the index of company premium, t = index of the year

GDP it stands for Gross Domestic Product i in time t

Constant= α , β_i are co-efficient of explanatory variables& control variables, where $i=1, 2, 3, 4, 5,$

6... which shows the proportionate change in dependent variable as the independent & control

Variables changes.

NIPL = Stands Net Insurance Premiums Life = Total Net insurance premiums paid by all the

Policyholders during a given year

PEL = Stands for Penetration Life = Total Net insurance premiums paid by all the policyholders during a

given year as a percentage of GDP

DL = Stands for Density Life = Ratio of total insurance premiums in a given year to total population

TRO = Trade openness (Trade openness as percentage of GDP = A ratio of imports plus exports to GDP

FDI = Investment (Foreign direct investment in Percentage = A ratio of FDI to GDP

SM = Stock market (Stock market development in Percentage = A ratio of stock market capitalization to GDP

BS = Banking sector (Banking sector development in percentage = A ratio of domestic bank credit to GDP

IF = Inflation (IF) = It is expressed by the GDP deflator or Annual percentage change of the consumer

price index

IR = Interest rate (IR) = Lending interest rate adjusted for inflation as measured by the GDP deflator

GS = Government spending (GS) = a ratio of general government expenditures to GDP

LF = Labor force (Employment level) = Number of persons unemployed in an economy

5.0 Results and Discussions

The following sections explain the impact of funds from life insurance on the economic growth of Bangladesh. The first attempt of technique of the data analysis is examining the variables quality and raw data. Several suppositions should always be experienced by the investigators when applying the regression analysis. The key suppositions that have been used in the investigator's attention are linearity, normality, correlation, homoscedasticity and multicollinearity. All these suppositions have been tried to make these data appropriate for analysis of regression (Mertler and Vannatta, 2005; Pallant, 2007; McManus, 2009; Jones Jr, 2010; Wahab et al., 2010). The subsequent sections have discussed these tests in detail:

5.1 Normality test

In this study, the normality test has been accomplished by three (3) measures- kurtosis values and skewness, shape of distribution and outliers checking. The skewness & kurtosis values are shown in Table 1.1. As stated in this table, most kurtosis & skewness values for the study's transformed variables are between ± 2 .

Table 1.1 Descriptive Statistics for Research Variables

In the study of development of insurance & financial progress link, the researcher assessment typical development equation applying a set of data during the period of 11 years (2010-2021).

Table 4.1 Descriptive Statistics for Research Variables after Transformation

	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
GDP	.05	.08	.0674	.00951	-.004	.104	-1.000	.208
NIPL	16.22	23.10	19.9477	1.34059	.411	.104	.015	.208
PENL	.0002	.1097	.014873	.0247672	2.026	.104	2.003	.208
DENL	.14	66.13	9.1439	12.96702	2.026	.104	2.003	.208
TRO	.35	.48	.4094	.04379	.435	.104	-1.356	.208
INVT	.01	.02	.0106	.00355	.218	.104	-.691	.208
SM	.0023	.0044	.003697	.0005159	-1.318	.104	2.085	.208
BS	.36	.47	.4342	.02874	-1.142	.104	1.212	.208
INF	.05	.11	.0665	.01668	1.861	.104	2.003	.208
GS	.0504	.0574	.053188	.0024665	.812	.104	-.867	.208
UR	.03	.05	.0400	.00409	.000	.104	2.038	.208
INT	9.54	13.94	11.6492	1.71917	-.103	.104	-1.693	.208

Source: Annual Reports (2010-2021)

Notes: i) Data are derived from output on SPSS 23.0

ii) Data have been compiled by researcher.

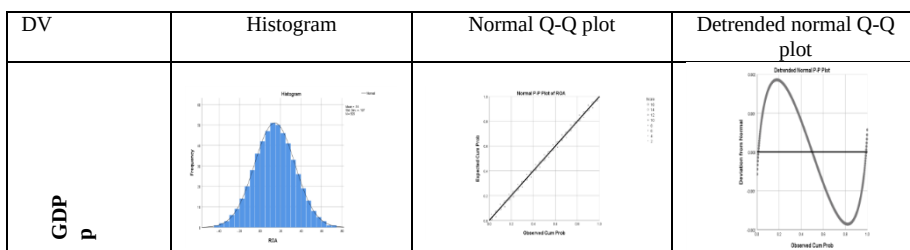
As a regular size of development of assurance market, the study applied annual report of 11 years (2010-2021) insurance saturation data for Life insurance companies that suggested diverse security facilities to individuals, businesses, trade & commerce. As the life insurance companies suggest long-term and medium-term security instruments of elements of savings, nonlife insurance companies suggest medium -term & short -term products of indemnification. We hypothesize positive & significant impact of penetration of Life insurance on the economic development. The first indicator is the primary level of financial growth, calculated by the per capita GDP. The GDP variable is used here into the model to internment the amalgamation outcome of Bangladesh. The probable symbol of the parameter interest of the primary level of financial growth indicator is positive. To show the calculation of the impact of Life insurance funds on economic growth of Bangladesh as indicating the above **table 1.1** (GDP) shows that life insurance funds economic impact measures of Bangladesh earned on average a positive 6.74% GDP over the past 11 years. The overall average of GDP with a maximum of 08% & 5%. This indicates the highest prospective insurance company's contribution on

GDP among the sample achieved 6.74 % for a single Taka contribution in Bangladesh Economy. With regarding to the standard deviation 0.951% percent indicates that here were variations from the mean of 6.74 % (GDP). In relation to explanatory variables arranged in *Table 1.1* above Net Life insurance premium (Total) variable, as replaced by Total Net life insurance premiums (NIPTL) paid by all the policyholders during a given year, the mean of the NIPT 19.9477 % percent. This indicates that on average, the insurance companies fund commitment of the sample period 19.9477 percent of NIPT which highlights 19.9477 percent of GDP. The minimum and maximum values of the leverage are 16.22% and 23.10% respectively. The average value of NIPT overall deviate from its mean to both sides by 1.34059 percent. This focuses on the low variation in NIPT contribution of insurance companies operating in Bangladesh during the study period. In relation to explanatory variables arranged in *table 8.1* above Insurance Penetration (PENT) Total variables, as replaced by Total Net insurance premiums paid by all the policyholders during a given year as a percentage of GDP, the mean of the PENT 1.4873 % percent. This indicates that on average; the insurance company's policy holder's premium commitment of the sample period 1.4873 % of PENT which highlights 1.4873 % percent of PENT. The minimum and maximum values of the PENT are 0.02% and 10.97% respectively. The average value of PENT overall deviate from its mean to both sides by 2.477 percent. This focuses on the low insurance penetration & variation in PENT contribution of insurance companies operating in Bangladesh during the study period. Again in relation to the explanatory variables arranged in *table 8.1* above Insurance Density (DENT) Total variables, as replaced by the Ratio of total insurance premiums in a given year to total population, the mean of the DENT 9.1439 % percent. This indicates that on average, the insurance company's policy holder's Density for the sample period 9.1439 % of DENT which highlights as low as 9.1439 % of DENT. The minimum and maximum values of the DENT are 14% and 66.13% respectively. The average value of DENT overall deviate from its mean to both sides by 12.97 %. This focuses on the low insurance Density & variation in DENT contribution of insurance companies operating in Bangladesh during the study period. Further in relation to the control variables arranged in *Table 4.1* above trade openness (TRO), as replaced by a ratio of imports plus exports to GDP, the mean of the TRO 40.94 % percent. This indicates that on average, TRO for the sample period 40.94 % of GDP which highlights as high as 40.94 % of GDP. The minimum and maximum values of the TRO are 35% and 48% respectively. The average value of TRO overall deviate from its mean to both sides by 4.38 %. This focuses on the high TRO & low variation in TRO and high contribution of TRO in Bangladesh during the study period. Investment ratio which replaced by A ratio of FDI to GDP is also found positively and statistically insignificant related with the GDP of Bangladesh with average value 1.06% whose standard deviation is 0.36 % with maximum and minimum values of 2% and 1% respectively. This result is consistent with the study of Hrechaniuk et al. (2007). The study highlights the FDI with more investment are in low position to achieve GDP. The mean value for stock market ratio (BS) replaced by A ratio of domestic bank credit to GDP was 0.37 %. The standard deviation is 0.052 percent, and maximum of 0.44% and the minimum of 0.23% percent respectively. This

means that Stock market contribution to GDP is in low position. Another control variable, the mean value inflation (INF) replaced by the GDP deflator 6.65 %. The standard deviation is 1.67 percent, and maximum of 11% and the minimum of 5% percent respectively. This means that impact of inflation to GDP is 6.65%. Other one control variable, the mean value of Government Spending (GS) replaced a ratio of general government expenditures to GDP is 5.32 %. The standard deviation is 0.25 percent, and maximum of 5.7% and the minimum of 5.04% percent respectively. This means that impact of government spending to GDP is 5.32%. Another one control variable, the mean value of Rate of unemployment (UR) replaced Number of persons unemployed in an economy is 4 %. The standard deviation is 0.409 percent, and maximum of 5% and the minimum of 3% percent respectively. This means that impact of unemployment rate to GDP is 4%. The last control variable, the mean value of interest rate (INR) replaced by Lending interest rate adjusted for inflation as measured by the GDP deflator is 11.65 %. The standard deviation is 1.72 percent, and maximum of 13.94% and the minimum of 9.54% percent respectively. This means that impact of interest rate to GDP is 11.65%.

If the samples are normal distribution, a normal Q-Q plot figure of the variables perceived values can be shown alongside its predictable values. Figure 1.1 displays the Q-Q plots of the study's DV (Dependent variable). It is observed that the points clustered round a rationally straight line. So normal distribution can be expected for the study's sample. Q-Q plot for De trended normal of the study's DV is attained by plotting the variation of the scores from the zero line (Figure 1.1). It is realized that there is no actual clustering of notches with most of these clustering around the zero line.

Figure 1.1 Normality Test for Dependent Variable- GDP



Source: Annual Reports (2010-2021)

Notes: i) Data are derived from output on SPSS 23.0

ii) Data have been compiled by researcher

5.2 Linearity test

The second test of quality is the linearity. The linear relationship between the study variables has been tested. The non-linear features (if it exists) will shake values of the correlation (Hair et al., 1998). Investigators often confronted a difficulty of in what way they can correctly define the connection of a set of paired related values variables by a straight line (Thornby, 1972). The linear counting systems' sufficiency

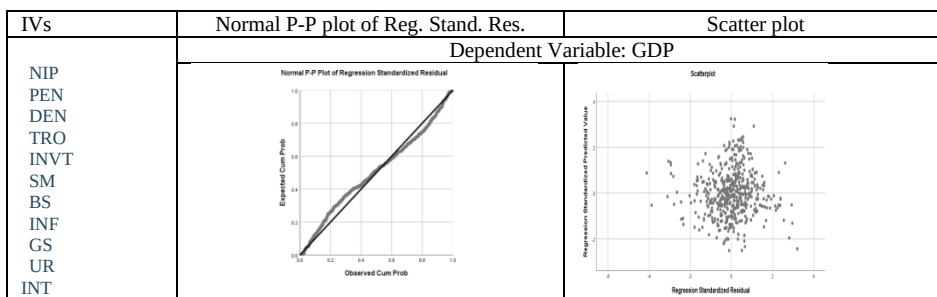
for the study's variables can be tested by applying the regression trial of linearity (Cox and Wermuth, 1994).

The linearity norms of model of the regression have been confirmed by scheming the normal P-P plots & the scattered plots of the standardized distribution of residuals. It is a decent knowledge, beforehand performing a analysis of correlation, making a scatter plot that permits the study to verify for the destruction of the linearity assumption (Pallant, 2007). If a unevenly straight line (not curve) passing the scatter plot of scores can be seen. It means that study data is following assumptions of linearity (Al Arussi, 2008).

To superior realization of the above mentioned information, Figure 1.2 has been used. The figure displays the normal plots of probability(P-P) & scatter-plots. From the normal P-P plot, an individual can follow that the scores are lying in a rationally straight diagonal line from bottom left to top right. This recommending that there is no significant variance from linearity.

By scheming the scattering plots of residuals of the standardized regression with the prognostic values, it is found that the scores are unevenly rectangularly distributed. With the scores typically focused in the center as showed in Figure 1.2. It is also showing no pure or systematic shape of curve of residuals. The linearity which showing there is no destruction of assumption of the linearity. Lastly, a normal distribution for the standardized residual scores could be found with the linear connection between the anticipated and perceived cumulative probabilities (George and Mallery, 2007)

Figure 1.2 Linearity Test Results



Source: Annual Reports (2010-2021)

Notes: i) Date are derived from output on SPSS 23.0

ii) Reg. Stand. Res.: Regression Standardized Residual

iii) Data have been compiled by researcher.

5.3 Homoscedasticity Test

The 3rd quality of test is homoscedasticity. It explains the homogeneity of the variations. It is assessed by scheming the scatter-plot. There is no destruction for homoscedasticity hypothesis if the scores have a semi-regular form in the scatter-plot (George and Mallery, 2007; Pallant, 2007; McManus, 2009; Jones Jr, 2010). The scatter-plots representing the outcomes of the homoscedasticity examination are displayed in Figure 1.2. The figure showing the scores are clustered even from one end to the other. This suggests that there is no violation for the hypothesis of homoscedasticity.

5.4 Correlation Test

The 4th test is the analysis of correlation. Assign of about the presence of a connection between two variables can be delivered by this test. But it does not show that one variable origins the other. The correlation coefficient R is a measure of linear relationship between two (2)variables (Salkind, 2000; Razdan, 2004; Pallant, 2007; Krishna swamy et al., 2008).

Table 1.2 highlights the correlation level among the dependent variable such as GDP and explanatory variables such as (Net Life Insurance Premiums , Life Insurance Penetration, Life Insurance Density I, Trade openness, Investment, Stock market, Banking Sector, Inflation, Government spending, Unemployment Rate and Interest Rate) . The correlation coefficient of Pearson of (Dependent variable such as GDP) of the DSE listed 12 sample Life insurance companies 11 years from 2010 to 2021 and some of independent variables such as Net insurance Premium total, Stock Market, Banking Sector, Government Spending perfectly positively correlated with themselves except Trade openness ,Investment, Inflation , Unemployment Rate, and Interest Rate . The relationship Between GDP (as dependent variable) and independent variables attached in the method. Net insurance Premium total, Stock Market, Banking Sector, Government Spending in the study are correlated positively with GDP of DSE Listed sample insurance companies in operating in Bangladesh since p-value less than 0.01 level of significance. However, Trade openness, Investment, Inflation, Unemployment Rate, and Interest Rate were negatively correlated with GDP of sample insurance companies in Bangladesh at 1% as far as their p-value is less than 0.01 level of significance.

Table: 1.2, Pearson Correlation between Dependent Variable GDP and explanatory variables

[illegible][illegible]

PEN T	Pearson Correlati on	-.019	.122 **	1									
DEN T	Pearson Correlati on	.100*	.143 **	.161* *	1								
TRO T	Pearson Correlati on	-.466* *	-.051	.034	-.043	1							
INV T	Pearson Correlati on	-.518* *	-.040	.022	-.038	.665* *	1						
SMT	Pearson Correlati on	.234* *	.064	.015	.026	.050	.079	1					
BST	Pearson Correlati on	.827* *	.152 **	-.022	.085* *	-.338* *	-.161 **	.514 **	1				
INFT	Pearson Correlati on	-.382* *	-.050	.033	-.039	.575* *	.257 **	.553 **	-.260 **	1			
GST	Pearson Correlati on	.847* *	.108 *	-.040	.072	-.674* *	-.699 **	.058	.547 **	-.377 **	1		
URT	Pearson Correlati on	-.139* *	-.046	-.015	-.018	.107* *	-.109 *	-.838 **	-.355 **	-.332 **	-.051	1	
INTT	Pearson Correlati on	-.824* *	-.118 **	.037	-.080	.861* *	.637 **	-.147 **	-.717 **	.525 **	-.861 **	.132 **	1
**. Correlation is significant at the 0.01 level (2-tailed).													
*. Correlation is significant at the 0.05 level (2-tailed).													

Source: Annual Reports (2010-2021)

Notes: i) Data are derived from output on SPSS 23.0

iii) Data have been compiled by researcher.

5.5 Multicollinearity Test

Multicollinearity hypothesis can be tested according to two ways. The first one is representing the values of tolerance & (VIF)variance inflation factors. The second one is by demonstrating the values of the correlation between each Independent variable (IV) with the others (Pallant, 2007; Jones Jr, 2010). Model of Tolerance shows how much of an Independent variable's(IV) variability. This is not clarified by the other Independent variable(IVs). It has also the formal of $1 - R^2$. Small values of tolerance (less than 0.1) show a high degree correlation amongst variables. The possibility of multicollinearity is suggested. VIF (variance inflation factors)examines how much the variations of the expected regression coefficient are inflated compared to when (IVs) independent variables are not linearly related (Sekaran, 2000; Pallant, 2007). The Variance inflation factors (VIFs) is just the opposite of value of the tolerance. So, high values of VIF suggest the possibility of multicollinearity (Meyers et al., 2006).While tolerance values range from 0 to 1, variance inflation factors

(VIF) has a maximum value of 10, which is measured as a critical value for serious multicollinearity (Marquardt, 1970; Hair et al., 1998; O'Brien, 2007). Table 6.3 illustrates the tolerance and VIF values for IVs.

Table: 1.3 shows the Tollerence& Variance Inflation Factor (VIF)

IVs / DV	Collinearity Statistics GDP	
	Tolerance	VIF
Net Insurance Premium	.277	1.605
Penetration	.058	1.188
Density	.056	2.195
Trade Openness	.019	7.306
Investment	.310	2.231
Banking sector	.031	2.212
Inflation	.108	1.235
Interest rate	.007	1.143
Government spending	.074	2.440
Labor force	.102	2.511
Stock market	.045	2.069

From Table 1.3 according to the GDP, tolerance values for all independent variables are less than 1, while VIF values are ranged from 1.084 to 2.537 which are less than 10. These results indicate the absence of multicollinearity among independent variables. Therefore, no violation of the multicollinearity assumption has been found.

This study has showed the assumptions of normality, homoscedasticity, linearity, , correlation, and multicollinearity to guarantee the validity of a statistical inferences. The regression suppositions have been tested, and it is found that there is no reason to doubt the models.

5.6 Impact of Fund from Life Insurance on the Economic Growth of Bangladesh

Table: 1.4 Regression Result of Life Insurance on Economic Growth

Dependent Variable: GDP				
Method: Panel Least Squares				
Sample: DSE Listed 12 life insurance Companies (2010- 2021)				
Periods included: 2010-2021(11 years)				
Cross-sections included:132				
Total panel observations: 132				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-.608	.022	-28.217	.000*
Net Insurance Premium	.000	.000	-.872	.385
Penetration	.042	.019	2.189	.031**
Density	-6.160E-5	.000	-1.592	.115
Trade Openness	-.632	.017	-37.512	.000*
Investment	-.525	.052	-10.138	.000*

Banking sector	1.141	.020	56.169	.000*
Inflation	.743	.019	40.009	.000*
Interest rate	3.186	.069	45.914	.000*
Government spending	4.242	.154	27.596	.000*
Labor force	-1.232	.078	-15.849	.000*
Stock market	-38.976	.938	-41.573	.000*
R-squared	0.988			
Adjusted R-squared	0.986			
F-statistic	741.403			
Prob (F-statistic)	0.000*			
Durbin-Watson stat	1.912			

Source: Annual Reports (2010-2021)

Notes: i) Date are derived from output on SPSS 23.0

ii) *, **, * Significant at 1%; 5% and 10% levels respectively..**

iii) Data have been compiled by researcher.

The above table 1.4 shows the impact of life insurance fund on the economic sustainability of Bangladesh that on the GDP growth. The statistics from the above table 4.4, R squared =0.988 R indicates the predictive power of the independent factors to the dependent factors. It displays about 98.8 % of total disparity of the dependent variable which is expounded by the linear grouping of the independent variables from sample of 12 life insurance companies. R^2 Specifies the association of independents & dependent variable factors which focuses the very high association between the two variables.

Determination of Coefficient R^2 describes the degree to which variations in the dependent variable may be elucidated by deviations in the explanatory variables or the fraction of disparity in the dependent variable GDP (Gross domestic product) which is expounded by all the 11 (eleven) independent(explanatory) variables. Thus, in this study it is found the independent (explanatory) variables contribute 98.8% on the Gross domestic product (GDP) of Bangladesh. Which implies the 1.2% of the variables impacting GDP growth is not elucidated in this research? The value of the adjusted R^2 displays the loss of prediction power. This assessment suggests how much change in GDP is considered for if the model has been created from the population from that the sample has been chosen. Autocorrelation is tested by the Durbin-Watson test. First-order autocorrelation is tested by these tests in the regression residuals. The value can vary between 0 and 4 (Calculated=1.912) of the test statistics. The Durbin-Watson statistics close to 2 displays the residuals are unconnected in the study. The highest level value of F - focuses on the regression model is of good fit for the data. **Table 1.4** displays that the explanatory (independent) factors are statistically important to forecast the dependent variable, $F = 741.403$, $p < 0.05$. So the regression equation is of a good fit for the data. As F calculated value is more than the F critical value. That is the overall model is significant. So it is good for prediction.

From above table 1.4, in the perspective of Life insurance companies of Bangladesh the value of β or the independent variables' coefficient of highlights the extent to which the independent (explanatory) factors impacting dependent variable of this research. The above mentioned regression **Table 1.4** shows the relationship between independent (explanatory) variables & dependent variable. The values of the coefficient of the independent (explanatory) variables are Net insurance premium (0.000), Penetration (0.042), Density (-6.160E-5), Trade Openness (-.632), Investment (-.525), Banking Sector (1.141), Inflation (0.743), interest rate (3.186), Government Spending(4.242), Labor force (-1.232) and Stock Market (-39.976). This shows that Density, Trade Openness, Investment, Labor force and Stock Market have inverse association with the GDP growth Bangladesh. This means for instance, when insurance Density of the life insurance company increase, the GDP growth of Bangladesh decreases. Similarly it is true for all the explanatory (independent) factors whose values have with minus sign have inverse link with dependent variables. However, Net insurance premium, Penetration, Banking Sector, Inflation, interest rate, and Government Spending have significant positive connection with GDP growth of Bangladesh. This suggests for instance when the Density of the life insurance company is more, gross domestic product (GDP) of Bangladesh increases. Similarly it is also true for all the explanatory (independent) factors that have significant positive association with dependent factors. The t-tests are the tests whether the predictor building an important influence or not on the model. The t-values of factors under the concern are as follows: Net insurance premium (-.872), Penetration (2.189), Density (-1.592), Trade openness (-37.512), investment (-10.138), Banking Sector (56.169), inflation (40.009) interest rate (45.914) Government Spending (27.596), Labor force (-15.849) and Stock Market (-41.573). From this, it can be concluded that Penetration, Banking Sector, interest rate and Government Spending have uppermost positive influence on the GDP of Bangladesh. On the other hand, other independent variables such as Density, Trade openness, investment, Labor force and Stock Market have the lowest & negative impression GDP growth in Bangladesh i (see table 4.4).

5.7 Testing of Hypothesis on the basis of results:

Net Life insurance premium & Life insurance density have no impact on the GDP growth of Bangladesh as their p-value is greater than at 5% significant level. So they Ho is rejected here.

Firstly, In case of life insurance companies of Bangladesh, the following hypothesis results may be guessed, in regard **Penetration** it is accepted as p-value is $0.031 < 0.05$. So it is accepted. It can be said the insurance penetration of life insurance have positive significant on the GDP growth of Bangladesh. So H_0 is accepted here. This means that if penetration increase in Tk. 1 the GDP will increase 4.2%. Similarly In case of **trade openness, Investment, Banking sector, Inflation, Government spending, labor force & Stock market** are accepted as their p-value is $.000 < .01$ level of significant. **These variables** impacts negatively. If Tk. 1 for **trade openness, Investment, labor force & stock market** increase, the GDP will decrease 6.32%, 5.25%, 1.232% and 38.976% respectively. H_1 is accepted here also.

In case of , **Banking sector, Inflation, interest rate, Government spending** H1 also significant at 1% significant level accepted as it p-value is $0.000 < 0.01$, if Tk. 1 increase these area the GDP will increase by 11.41%, 7.43%, 3.186% and 4.242% respectively.

6.0 Conclusions & Recommendations

The objective of the study is to examine the Impact of Funds from Life Insurance on the Economic growth of Bangladesh. Here in the study, 12 Life Insurance companies annual data of 11 years (2010 -2021) chosen from 47 DSE Listed insurance companies to investigate the impact of funds from Life insurance companies on the economic growth of Bangladesh. The proxies used in the study are Net Life Insurance Premium, Life Insurance Penetration and Total Density of Life insurance to show the impact using Ordinary Least Square method (OLS) with SPSS 23.0 version. It is found from the study that the Net Life Insurance Premium and Total Density have no impact at all but Penetration have significant positive impact on the economic growth of Bangladesh at 5% level of significance. This result is very much important for Government, policy makers, insurance authority, regulators and investors for their decision making.

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Corporate Social Responsibility (CSR) and Banking Sector's Financial Performance: Evidence from Commercial Banks in Bangladesh¹

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Abstract

This main aim of this study is to investigate the association between Corporate Social Responsibility (CSR) and commercial bank's financial performance using panel data for the period 2010-2017. Pedroni's within dimension and between dimension and Kao's test have been employed for measuring the cointegration amid the variables and Dynamic Ordinary Least Square (DOLS) tools have been applied for short-run and long-run analysis. The key outcome of the study suggests that corporate social responsibility, operating profit, loans and advances, and a number of branches have an affirmative impact on the banks profitability. Applying Vector Error Correction Model (VECM), it has been found a unidirectional causality from CSR to the profitability of banks, from CSR to operating profit, from CSR to a number of branches, from loans and advances to profitability, and from a number of branches to loan and advances in the short run. Also found bidirectional causality between operating profit and number of branches, operating profit and loans and advances. This paper recommends engaging in corporate social responsibility practices largely and preferably in waste management, clean water management, engagement in afforestation, training for unskilled labors, accommodation for the slum dwellers, construction of old person's homes, birth control products, women's rights, and anti-dowry practices.

Keywords: Commercial Banks, Profitability Index, CSR, Panel VEC Model, DOLS.

1. Introduction

Contributions of CSR in improving company performance (Hoque, 2008; Rahman, 2011) by building positive images in society have led many business organisations across the world to undertake such activities regularly and increasingly in recent years. Business organisations in Bangladesh, as a lower-middle-income developing country with several social and economic challenges, are no exception to this. As a key player in the banking sector and a wealthy unit in the society, financial institutions, both public and private, are leading in CSR activities in the country with various programs and therefore making significant contributions to positive changes by resolving a variety of real the social and economic issues present in the society.

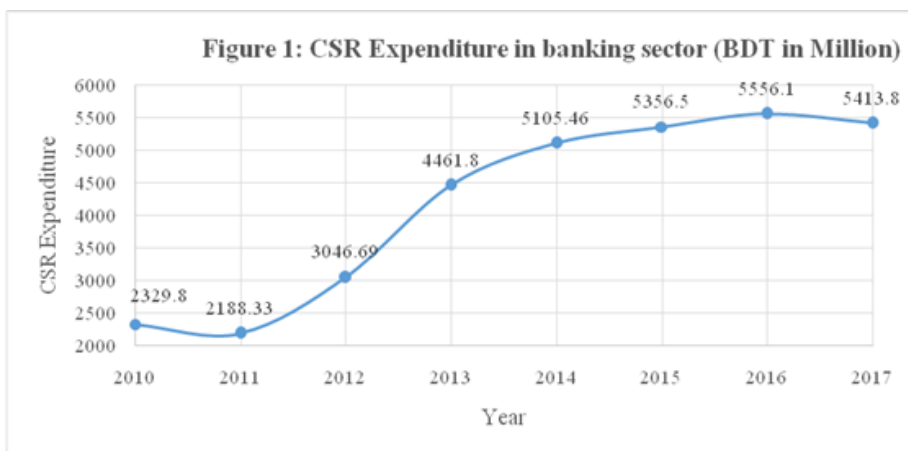
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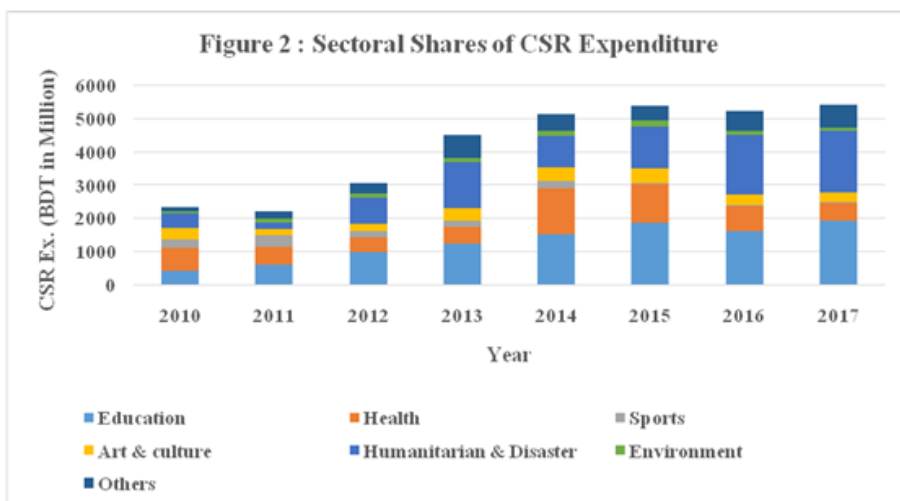
The banking sector accelerates economic growth by supplying funds to businesses as and when needed. Contributions of the growing banking sector of Bangladesh have been increasing at a modest rate. In 2020 a total of 60 banks, comprising public and privately owned commercial banks (CBs), specialized and overseas CBs are operating in the country and accounting for about 3% of the GDP at constant price. In 2010, the contribution was 2.24% by a total of 47 banks in operation.

Although the agriculture sector's contribution to GDP has declined significantly in recent years due to large-scale industrialization, Bangladesh still depends largely on a wide range of agro-based activities. Financial institutions, especially commercial banks have been supporting these activities with loans and advances in operating business and commerce, working capital financing, transport and communication, electricity, water, and gas on priority (BER, 2016). Recently they have expanded their focus to include farmers living in rural areas, physically challenged people, RMG workers, hardcore poor people and so on under their banking network and CSR activities (Hossain & Abedin, 2017). Actually, CSR ensures a tradeoff between economic and social goals to inspire competent usage of resources. Therefore, banks' CSR initiatives are being duly emphasized in a developing nation like ours. These practices improve both their own standards and also contribute to improving the behaviors of socially responsible with regards to other business (Habib et al. 2007). CSR's benefits for companies are numerous; for instance, upsurge in profits, increase loyalty of customers, battling adverse publicity and affirmative brand image (Brown and Dacin 1997; Sen and Bhattacharya 2001). Realizing the importance of CSR, Bangladesh Bank- the main controlling authority of the banking sector of the nation, has undertaken initiatives to encourage private commercial banks in CSR activities. The National Board of Revenue (NBR) has prepared rules for providing tax rebates for CSR activities. Consequently, commercial banks' CSR contribution in has escalated significantly in recent years. Figure 1 show that different banks' CSR expenditure in Bangladesh abruptly amplified from Tk. 2329.77 million in 2010 to Tk. 5413.8 million in 2017 registering a phenomenal growth of 134 percent.



Sources: Bangladesh Bank's annual report (2010-2017)

In 2010, 46 out of 47 scheduled banks in Bangladesh were involved in CSR practices to different degrees. In the case of direct monetary spending, the number of CSR practicing banks is also increasing particularly following the circulation of CSR guidelines by Bangladesh Bank (BB). Schedules bank's participation in generous activities, for instance, grants to numerous benevolent organizations, to meager people and spiritual institutions, beautification of cities and sponsoring art & culture, etc. are familiar to all. The current trend of these activities detects that banks have organized these participations in a more organized way. Figure 1 presents a sectoral pattern of CSR expenditure reported by Banks



commercial banks spend a major share of their CSR funds for education, health & disaster management. On the other hand, sports, art and culture received less attention. However, very few financial institutions have incorporated CSR into their regular operations and the participations are mostly philanthropic in nature (Rahman, 2009). In order to maintain sustainable development in Bangladesh and also building of an equitable society, many argue that CSR practices need to be compulsory in the financial sector. Despite numerous benefits of practicing CRS such as improved financial performance, reduced risk, increased customer loyalty, and better recruitment and retention (Hoque, 2008; Rahman 2011) the position of CSR has not been pleasing in many emerging and least developed countries including Bangladesh due to a variety of reasons including paucity of awareness, poor implementation of prevailing laws and civil society's indifference (Habib, 2010).

The key aim of this paper, therefore, is to observe the key factors that affect the banks financial performance both in the short-run (SR) and in the long-run (LR) in the context of Bangladesh by applying econometric tools and techniques that maintain minimum bias in conclusion and implication of policies. More specifically, this study tries to explore and examine the category of the relation, if there is any, between CSR and the financial performance (FP) of CBs. This paper also attempts to

examine both the SR and LR impact of loans and advances and the number of branches along with operating profits on the profitability of the banking sector.

The structures of this paper are as follows. After the introduction in Section-1, relevant literature review has been displayed Section-2. A theoretical review and conceptual framework are provided in Section-3. The banking sector's financial performance has been discussed in Section-4, econometric methodology in Section-5, and conclusion and policy implications in Section -6.

2. Literature Review

The significance of CSR is increasing over the last decades (Bihari & Pradhan, 2011) and researchers investigate its influence on numerous phases of industries. Moreover, the prevailing studies have several findings. For instance, McGuire et al. (1988), Roman et al. (1999) and Mohammad (2012) observe an affirmative relation between CSR and variables of FP. Correspondingly, the outcomes of the research by Cochran and Wood (1984) and Waddock and Samuel (1997) assure the existence of an affirmative relationship between CSR and banking sector FP. However, the studies by Moskowitz (1972), Alexander and Buchholz (1978) and Aupperle et al. (1985) observe the inverse relationship between the said variables. Several studies found inconclusive results between CSR and FP. Particularly, various researches demonstrate a positive correlation (Waddock & Samuel, 1997; Frooman, 1997; Griffin & Mahon, 1997; Simpson & Kohers, 2002), while other study (Moskowitz, 1972) observe inverse relationship and no association (McWilliams & Siegel, 2000) found between them.

The researchers investigate the association between CSR and FP in the case of different dimensions, for example, retention to work and enlarge employee's motivation (Waddock and Samuel, 1997; Turban & Greening, 2000), maintaining customer loyalty and attraction (Dawkins & Lewis, 2003; Williams, 2004;), business influence (Whooley, 2004; Lancaster, 2004) and capital's availability (Waddock & Samuel, 1997; Roberts and owling, 2002).

Keffas and Olulu-Briggs (2011) determine a linkage between the said variables in the banking sector of the USA, the UK and Japan. They divided their samples into two groups, one of them practicing CSR while others are not. They found that CSR practicing banks are more proficient in organizing the asset portfolios and capital management since they have a better quality of assets.

Researchers (Wu & Shen, 2013) find negative relation if scheduled banks engage in CSR for their own benefits rather than social benefits directly affects the FP negatively and escalates the image and customer loyalty of the bank if they undertake CSR activities benevolently (Husted & Salazar, 2006). However, Zhou, Sun, Luo and Liao (2021) find negative relationship between CSR and FP in the short run while positive relationship found between the said variables in the long run in China. They also suggest that green credit might work as a moderating role in the association between the variables. Moreover, Kabir and Chowdhury (2023) found bidirectional causality between the CSR and FP in Bangladesh. They also found that bank's FP leads to more CSR expenditure however CSR expenditure might not

necessarily influence FP. In the case of Vietnam researchers Chi and Hang (2023) found a positive association between CSR and FP. On the contrary no association has been found between banks with and without CSR but no direct correlation is found between the said variables; rather they suggested investing in employee training and development programs to boost the banking financial performance in the banking sector (Mesta-Cabrejos et al., 2023).

Moreover, few studies have been found giving emphasis the effect of the number of branches on banks' FP abroad and also there is no study in Bangladesh that has given the emphasis on the importance of branches to boost the banks' FP. The studies in this regard will fill out the gap by considering the impact of a number of branches along with the key revenue-generating assets of banks namely loan and advances.

3. Conceptual Framework

To examine the alliance between practicing CSR and the FP of the scheduled bank, it has been found that banks financial performance can be determined by four indicators: Return on Assets (ROA), Return on Equity (ROE), Return on Investment (ROI) and Earnings per Share (EPS). Figure 3 depicts the conceptual research framework to observe how the association between the variables can be linked

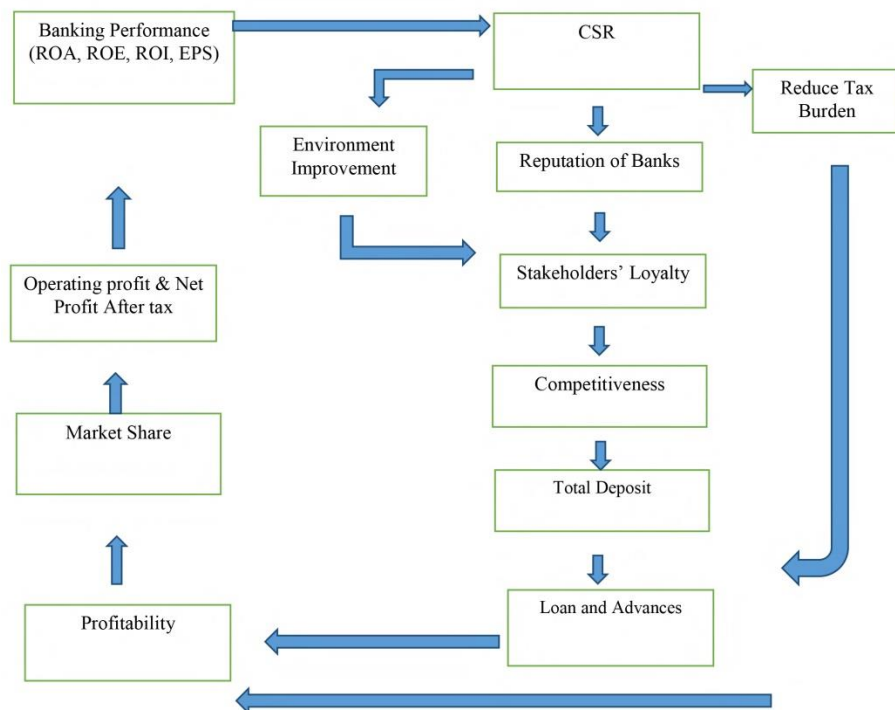


Figure 3: Conceptual Framework

The impact of CSR practices would be examined in two major areas, community and environment. CSR contributions to the community include social welfare activities, education (establishing schools and providing scholarships), young leadership (organizing competition exams), arts and culture, sports (sponsor games and sports at local, national as well as international levels), donation etc. On the other hand, CSR contributions to the environment mainly include saving the planet by environmental pollution and preventing environmental damage. These two categories of impacts together suggest that CSR practices enhance both banking reputation and customer loyalty which are critical ingredients for creating a strong company brand. Basically, the strong brand image provides a business enterprise with a competitive advantage that contributes to increasing total deposits, loan and advances, profits and market share, the key ingredients of improved banking performance. Improvement in banking performance by the practicing companies' vis-à-vis non-practicing banks will be a major source of encouragement for new banks to encourage CSR activities and the old ones to enhance their existing activities.

5. Econometric Analysis and Interpretation

5.1 Data Source & Size:

Data of CSR and indicators of FP have been arranged from each bank's annual report for the period of 2010 and 2017 as well as from different reports of Bangladesh Bank. The study covers four state-owned commercial banks and five banks from every first-generation, second-generation and third-generation private CBs operating in Bangladesh (Table 1 A). All data are collected on a yearly basis.

5.2 Calculation of Profitability Index

From the literature review, it has been found that the profitability of banks depends on many factors. The study has divided these factors into three major items namely a) ROA, b) ROE, and c) ROI. A weighted index has been prepared under the above-mentioned factors.

The Profitability Index (PI) is a statistic composite index of ROA, ROE and ROI, which are used to rank banking performance. A bank scores a higher PI when the ROA is higher, the ROE is higher, and the ROI is higher. For making an index 0 is considered as a minimum value and 100 is considered as a maximum value for above mention factors. The formula of the index is given below:

$$\text{Index formula} = \frac{\text{Actual Value} - \text{Minimum Value}}{\text{Maximum Value} - \text{Minimum Value}}$$

Finally, the Profitability Index is the geometric mean of the previous three normalized indices:

$$\text{Profitability Index (PI)} = \sqrt[3]{ROI \cdot ROA \cdot ROE}$$

5.3 Econometric Methodology

The impact of CSR, Operating Profit (OP), Loans and Advances (LA) and Number of Branches (NB) on the Profitability Index (PI) is investigated by the following equation:

$$PI_{it} = A \cdot CSR_{it}^{\beta_1} \cdot OP_{it}^{\beta_2} \cdot LA_{it}^{\beta_3} \cdot NB_{it}^{\beta_4} e^{\varepsilon_{it}} \quad (1)$$

The equation (1) can be transformed into logarithmic form in the following:

$$\ln PI_{i,t} = \alpha_{0,t} + \beta_{1,t} \ln CSR_{i,t} + \beta_{2,t} \ln OP_{i,t} + \beta_{3,t} \ln LA_{i,t} + \beta_{4,t} \ln NB_{i,t} + \varepsilon_{i,t} \quad (2)$$

Where, $i=1 \dots 4$ denotes the exact bank, t (2010.....2017) symbolizes the period of time. Let $\ln A = \beta_1, \beta_2, \beta_3, \beta_4$ denotes the elasticity of Profitability Index (PI) with respect to Corporate Social Responsibility (CSR), Operating Profit (OP), Loan and Advances (LA) and Number of Branches (NB) and $\varepsilon_{i,t}$ is the random error term.

5.3.1 Unit Root Test:

Stationarity test is applied to examine either the data is stationary or not. For the trustworthiness of results and to avoid spurious regression, it is expected that data must be stationary otherwise invalid results may be appeared. This paper has applied four different statistical methods for investigating the stationarity of this given series.

Variables	LLC		IPS		ADF- Fisher Chi-square		PP-fisher Chi-square		Remarks
	b	b & trend	b	b & trend	b	b & trend	b	b & trend	
lnPI	-4.32*** (0.000)	0.273 (0.607)	-0.38 (0.35)	0.19 (0.57)	43.37 (0.25)	36.11 (0.55)	42.97 (0.26)	59.36** (0.01)	---
lnCSR	0.19 (0.58)	-10.41*** (0.00)	1.96 (0.97)	-0.46*** (0.32)	21.72 (0.98)	54.02** (0.04)	37.86 (0.47)	125.85*** (0.00)	---
lnOP	-4.63*** (0.00)	-8.04*** (0.00)	-0.42 (0.34)	0.28 (0.61)	40.13 (0.37)	82.80*** (0.000)	50.08*** (0.04)	59.09** (0.03)	---
lnNB	-7.69*** (0.00)	-9.41*** (0.00)	0.004*** (0.52)	1.436 (0.924)	95.18*** (0.00)	49.35 (0.10)	111.82*** (0.00)	97.60*** (0.00)	---
lnLA	1.67 (0.95)	-22.01*** (0.00)	4.50 (1)	-1.52 (0.06)	20.76 (0.98)	53.36*** (0.03)	25.57 (0.90)	76.80*** (0.00)	
D(lnPI)	-11.86*** (0.000)	-14.14*** (0.000)	-3.86*** (0.000)	-0.56*** (0.000)	-4.79 (0.00)	52.24*** (0.000)	110.22*** (0.000)	86.13*** (0.000)	I(1)
D(lnCSR)	-12.85*** (0.000)	-5.725*** (0.000)	-5.03*** (0.000)	-1.19*** (0.000)	100.63*** (0.000)	66.76*** (0.000)	81.78*** (0.000)	108.57*** (0.000)	I(1)
D(lnOP)	- (0.000)	-10.94*** (0.00)	-15.38*** (0.000)	-0.21*** (0.000)	82.81*** (0.000)	40.03*** (0.0001)	101.21*** (0.000)	68.59*** (0.000)	I(1)
D(lnNB)	-9.79*** (0.000)	-13.23*** (0.000)	-2.95 (0.00)	-1.08*** (0.00)	76.24*** (0.000)	76.24*** (0.00)	109.92*** (0.00)	120.88*** (0.000)	I(1)
D(lnLA)	-19.95*** (0.00)	-17.78*** (0.00)	-5.93*** (0.00)	-1.35*** (0.00)	90.09*** (0.00)	60.66*** (0.00)	108.38*** (0.00)	98.14*** (0.00)	I(1)

Table-2: Panel unit root test results

Where, b denotes intercept and ***, **, * denotes 1%, 5% and 10% significance level. Probability values are in parenthesis

The result of unit root test indicates that all variables accept the null hypothesis of non-stationary at level with regard to both effects that are depicted in **Table-2**. Nevertheless, it also observed that the first differences of the null hypothesis is

rejected meaning that all variables used in the paper such as PI, CSR, OP, LA and NB are integrated of order one, an I(1) process.

5.3.2 Co integration Test:

As all variable are (I (1)), The Kao (1999) ADF type test and Pedroni (1999) tests are then being applied to verify the co-integrating relationship amid the panel variables. Both the Kao test and the Pedroni test results (**Table-3**) have confirmed co-integrating relationships among the panel variables. This means the existence a LR association among PI, CSR, OP, LA and NB for the panel data series of selected commercial banks in Bangladesh variables.

Table-3: Co integration Test

3.1 Kao Residual Co integration Test

NAME	t- statistic
Augmented Dickey–Fuller test	-3.42*** (0.000)

***significant at 1% level.

3.2 Pedroni Residual Co integration Test

Pedroni Test (Within Dimension)				
Test Type	t-statistics	P-Value	Weighted Statistic	P-Value
Panel V	-1.516763	0.9353	-0.727853	0.7666
Panel Rho	0.528202	0.7013	0.408465	0.6585
Panel PP	-2.420511***	0.0007	-2.522603***	0.0008
Panel ADF	-3.375180***	0.0004	-3.782944***	0.0001
Pedroni Test (Between Dimension)				
Test Type	t-statistics		P-Value	
Group Rho	2.255326		0.9879	
Group PP	-3.701967***		0.0001	
Group ADF	-5.358582***		0.0000	

*** 1% significance level. Each test's appropriate lag length has been chosen by AIC and SBIC criteria. The co integration tests have included both intercept and trend

5.3.3 Granger Causality Test:

The outcomes of the co-integration test demonstrate the existence a LR association amid the variables. However, the causal relationship between the variables cannot be dictated. Since all the said variables are (I(1)), consequently, to examine the way of the causal association amid the said variables, F-test (Engle & Granger, 1987) can be applied by using the following VECM equation.

$$\begin{bmatrix} \Delta \ln PI_t \\ \Delta \ln CSR_t \\ \Delta \ln OP_t \\ \Delta \ln LA_t \\ \Delta \ln NB_t \end{bmatrix} = \begin{bmatrix} C_1 \\ C_2 \\ C_3 \\ C_4 \\ C_5 \end{bmatrix} + \sum_{j=1}^k \begin{bmatrix} \psi_{11j}\psi_{12j}\psi_{13j}\psi_{14j} \\ \psi_{21j}\psi_{22j}\psi_{23j}\psi_{24j} \\ \psi_{31j}\psi_{32j}\psi_{33j}\psi_{34j} \\ \psi_{41j}\psi_{42j}\psi_{43j}\psi_{44j} \\ \psi_{51j}\psi_{52j}\psi_{53j}\psi_{54j} \end{bmatrix} \begin{bmatrix} \Delta \ln PI_{t-j} \\ \Delta \ln CSR_{t-j} \\ \Delta \ln OP_{t-j} \\ \Delta \ln LA_{t-j} \\ \Delta \ln NB_{t-j} \end{bmatrix} + \begin{bmatrix} \lambda_1 \\ \lambda_2 \\ \lambda_3 \\ \lambda_4 \\ \lambda_5 \end{bmatrix} ECM_{it-1} + \begin{bmatrix} \varepsilon_{1it} \\ \varepsilon_{2it} \\ \varepsilon_{3it} \\ \varepsilon_{4it} \\ \varepsilon_{5it} \end{bmatrix} \quad (3)$$

Where, C's, ψ 's and λ 's are the parameters. ECM_{it-1} is the one period lagged error term. The outcomes of causality tests are presented in **Table 4**.

Table 4: Granger Causality Test Results

	$\Delta \ln PI$	$\Delta \ln CSR$	$\Delta \ln OP$	$\Delta \ln LA$	$\Delta \ln NB$	$ECM (-1)$
$\Delta \ln PI$		0.44 (0.65)	0.90 (0.40)	0.16 (0.85)	0.76 (0.46)	0.061* (0.08)
$\Delta \ln CSR$	3.59** (0.03)		2.58* (0.08)	2.32 (0.10)	6.41*** (0.00)	2.14 (0.129)
$\Delta \ln OP$	6.54*** (0.00)	0.24 (0.78)		13.12*** (0.000)	0.58* (0.09)	-0.82** (0.013)
$\Delta \ln LA$	0.32 (0.72)	0.49 (0.61)	0.21** (0.03)		6.68*** (0.00)	-8.31*** (0.000)
$\Delta \ln NB$	0.003* (0.09)	0.19 (0.82)	0.06* (0.09)	0.19 (0.82)		2.45*** (0.001)

*** 1% significance level, ** 5% significance level and * 10% significance level.

From the outcomes of causality analysis, it is observed at a 10 percent significance level that the test statistic of coefficient ($\hat{\lambda}$) of $ECM(-1)$ is significant. Hence, it can be understood that there a presenean LR causality relationship amid the variables. Consequently, in the LR, Corporate Social Responsibility (CSR), Operating Profit (OP), Loan and Advances (LA) and Number of Branches (NB) cause the Profitability of banks. **Table 6** depicts the causality results. On the basis of the F-test outcomes, it is noticed that SR unidirectional causalities exits from CSR to PI ($\Delta \ln CSR \Rightarrow \Delta \ln PI$), from CSR to OP ($\Delta \ln CSR \Rightarrow \Delta \ln OP$), from CSR to NB ($\Delta \ln CSR \Rightarrow \Delta \ln NB$), from OP to PI ($\Delta \ln OP \Rightarrow \Delta \ln PI$), from LA to NB ($\Delta \ln LA \Rightarrow \Delta \ln NB$), from NB to PI ($\Delta \ln NB \Rightarrow \Delta \ln PI$). On the other hand, there existSR bidirectional causalities between OP and NB ($\Delta \ln OP \Leftrightarrow \Delta \ln NB$)

and OP and LA ($\Delta \ln OP \Leftrightarrow \Delta \ln LA$) while causal relationship has not been apparent between CSR & LA as well as for LA & PI.

5.3.4 SR Equation:

The following ECM is estimated to justify the SR impact on profitability of banks due to changes in CSR, operating profit, loan and advances and number of branches:

$$\Delta \ln PI_{it} = \alpha_{0t} + \beta_{1t} \Delta \ln CSR_{it} + \beta_{2t} \Delta \ln OP_{it} + \beta_{3t} \Delta \ln LA_{it} + \beta_{4t} \Delta \ln NB_{it} + \lambda ECM_{it-1} + \varepsilon_{it} \quad (4)$$

Here, $\beta_1, \beta_2, \beta_3, \beta_4$ and λ to be the parameters to be estimated. The coefficient of ECM_{it-1} measures the speed of adjustment for SR to reach the LR equilibrium. The ECM_{it-1} has been derived from the LR equation calculated by the DOLS (Stock & Watson, 1993). The DOLS will automatically fix diagnostic problems in the SR equation. The SR equation also has been calculated by the DOLS. The estimated SR coefficients are presented in **Table 5**.

Table-5: Results of SR equation

Variables	Coefficient	P-value
$\Delta \ln CSR$	0.0034	0.5612
$\Delta \ln OP$	0.0082***	0.000
$\Delta \ln LA$	-0.3851	0.1992
$\Delta \ln NB$	-0.0013***	0.000
ECM (-1)	-0.2146***	0.000

*** 1% significance level. No heteroscedasticity, autocorrelation and cross sectional dependence are found in the

Depicted outcomes of equation of SR

Based on the outcomes of the SR equation, it has been found that operating profit has a significant affirmative impact while CSR has an insignificant affirmative effect on banks profitability. Loan and advances have a negative impact on profitability even though it is insignificant. Branches number has significant a negative effect on the profitability of the bank. The coefficient of ECM with an expected negative sign denotes if there is any shock to the profitability of the bank, it will adjust by almost 21% in the first year. The process of full convergence will take around 4.7 years. Therefore, the speed of adjustment is very high if there is any shock to the profitability of banks of the banking sector.

5.3.5 LR Equation

As all the said variables are (I(1)) and there presents a co-integrating association, Panel Dynamic Ordinary Least Square (DOLS) method can be used on the LR equation (Stock & Watson, 1993). For applying DOLS, the LR equation (2) is enlarged in the following form:

$$\begin{aligned}
 \ln PI_{i,t} = & \alpha_{0,t} + \beta_{1,t} \ln CSR_{i,t} + \beta_{2,t} \ln OP_{i,t} + \beta_{3,t} \ln LA_{i,t} + \beta_{4,t} \ln NB_{i,t} \\
 & + \sum_{j=-p}^p \gamma_{1,j} \Delta \ln CSR_{i,t-j} + \sum_{j=-q}^q \gamma_{2,j} \Delta \ln OP_{i,t-j} \\
 & + \sum_{j=-r}^r \gamma_{3,j} \Delta \ln LA_{i,t-j} + \sum_{j=-s}^s \gamma_{4,j} \Delta \ln NB_{i,t-j} \\
 & + \varepsilon_{i,t}
 \end{aligned} \quad (5)$$

The lead and lag difference terms for the above equation are applied to regulate endogenous feedback. Both AIC and SBIC are applied to direct the optimal lag length, and the DOLS technique is used to estimate the LR equation. The DOLS will automatically fix diagnostic problems in the LR equation. The outcomes of estimation are presented in **Table 6**.

Table 6: Results of LR Equation

Dependent Variable: $\ln PI$

Variables	Coefficient	P-value
$\ln CSR$	0.0072	0.9071
$\ln OP$	0.3077***	0.0000
$\ln LA$	0.5765*	0.0182
$\ln NB$	0.0595*	0.0274

***, * denotes 1% and 10% significance level

From the estimated outcomes depicted in Table 6, it is observed that all variables have a significant affirmative impact on the banks profitability. For 1% rise in CSR leads to approximately 0.0072% increase in the profitability of selected banks which is insignificant. Operating profit and Loan and Advances had the similar effect on profitability during the periods. In ceteris paribus, a 1% escalates in operating profit and loan and advances leads to 0.3077% and 0.5765% respectively increase in profitability of banks. The responsiveness of profitability of bank due to a number of branches is 0.0595 keeping other things constant. On the other hand, a moderate high R^2 means that the dependent variable' 40.52 percent variation can be described by the explanatory variables.

6. Conclusion and Policy Implications

The key purpose of this paper is to observe the association between CSR and bank's FP. The LR and SR analysis have been conducted to investigate the impact of key factors using panel data from 2010 to 2017. The outcomes of the paper suggest that practicing CSR has a significant affirmative effect on the financial institutions profitability. Thus operating profit of bank increases leads to positive growth in the number of branches and later loans and advances and vice versa. The contribution of CSR is centered, however, mainly on education, healthcare and disaster management. This study suggests more areas, for instance, clean water management, engagement in afforestation, waste management, housing for the slum dwellers and old person's homes, birth control products, ensuring women's rights, training for unskilled labors and anti-dowry practices along with environmental alarms and

information technology (IT) which should receive larger attention by the scheduled banks. On the other hand, the banking companies should invest in those industries which produce social and cultural development. They should also spend in green business and patronize green IT sectors, donate in eco-friendly organization and establish a fund to support the victim of natural disasters. Moreover, this study suggests that CSR activities should be undertaken as a more serious issue rather than as a promotional tool. However, gender aspects should be addressed more prudently and supervised for their implementation. On the other hand, the government should be responsible for policy guidelines for the flat functioning of the banking sectors, and appropriate laws comprise environment protection, social issues, and health and safety issues should be enforced.

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Appendix

Table 1 A: List of Banks (Generation Wise) in Bangladesh			
Nationalized Commercial Banks		1st Generation Private Banks (1982 – 1988)	
Name of the Bank	Date of Incorporation	Name of the Bank	Date of Incorporation
Sonali Bank	1972	Islami Bank Bangladesh Limited.	1983
Janata Bank	1972	Uttara Bank Limited.	1983
Agrani Bank	1972	National Bank Limited.	1983
Rupali Bank Limited..	1972	United Commercial Bank Limited.	1983
-	-	Pubali Bank Limited.	1984
2nd Generation Private Banks (1992 – 1996)		3rd Generation Private Banks (1998 – 2016)	
Southeast Bank Limited.	1995	Mercantile Bank Limited.	1999
Social Islam Bank Limited.	1995	Trust Bank Limited.	1999
Prime Bank Limited.	1995	Bank Asia Limited.	1999
Dhaka Bank Limited.	1995	One Bank Limited.	1999
Dutch Bangla Bank Limited.	1996	BRAC Bank Limited.	2001

Source: Bangladesh Bank

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Application of Jean Baudrillard's theories based on sociological study on women's challenging postmodern consumer culture through media in Bangladesh

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Abstract

Women's consumer culture and consumer object have been most influenced by the media in the postmodern society. The daily life flow of development is changing drastically through various advertisement and programs of media. Women are increasingly relying on media culture to choose their life products but in many cases, various advertising women have been used as a tool to make a profit. In this article, discussing Jean Baudrillard's theories "Simulacra and Simulation" and "The Finest Consumer Object: The Body", presenting various impact of women likely increasing impulse shopping, brand-based shopping, obesity, misrepresentation, harmful products, feel inferior to others. The study also highlights these various problems which creating body eroticism for women likely increasing women violence, destroying own culture, humiliate women, increasing deviant behavior. On the other hand, the article continues by recommending a draw attention to overcome these challenges by binding and monitoring rules, conducting workshops, seminars, providing psychiatric treatment, monitoring social norms and values.

Keywords: Media, Advertisement, Consumer, Women.

1. Introduction

Consumer culture in postmodern society is most influenced by its various media's programs and advertisements. Everyone has to buy the goods need to survive but, in many cases, it is now the consumer's choice to choose the product without judging the quality of the product, depending on the advertising in the media. The main purposes advertisement in the media is to attract the consumer and with that the women consumer is used the most in this system. Different types of multinational corporations try to control these. Products are advertised with those who are more popular in the consumer industry. Tautological manipulation is being used to sell products and developments in the media are being used in various ways as a tool for profit in the postmodern society. Romanticism used to be made for people, but now romanticism is also working for products. It is also seen in many cases that the free offer, gifts, manipulation, persuasive statement is creating a fascination among us to

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purchase products. Women rap force is trapping women and at the same time turning their bodies into commodities. Products are being marketed through body show to increase profits and for these reasons; women are constantly facing various challenges in the postmodern society. For all these reasons, consumer culture is constantly moving towards destruction. Thus, women are facing violence, psychological problems, and deviant behavior.

Literature Review

Sarker (2014) says in her article that in print and visual media, various types of consumer products such as food, creams, cars, perfume, and popcorn are sold using the female body. She also writes about commoditization and marketization of women image and 'body in India' perspectives. In many cases, women suffer from various problems such as skin diseases, skin cancer, anorexia, bulimia, anxiety, and insomnia. Ossola (2010) has shown in her work that some of the culture of the media often becomes extreme and unhealthy which often disrupts the normal life of the people. She says the American maximum culture is developed through the media and our personal identity is developed through following the image in the media. She also points out that many European, American and African girls are more concerned about their body shape due to the influence of the media and that is why young girls often fall into various insecurities. Mills J.S. et.al (2017) in their work, they discuss in detail how the media, especially mass media, psychologically affects body app, body image disturbances and perception of beauty. They also discuss the effects of exposure to idealized media images on body image, standards of appearance perception, the duality of media exposure, body dissatisfaction, social and online media, and their effects on body image. They also show that the mass media not only influences the consumer beauty deals but they are also quite worried about their own appearance. Their eating behavior is also influenced by the media. Thompson (2018) says in her article that on social media, women look at others and try to tap into themselves so that their bodies are important. Besides, she also identifies women trying to measure their body images through social media which is actually the ideal body, how their body and how propelled they were to progress their body through work out. She later agreed that for these reasons, women were affected by a variety of conditions such as depression, anxiety, eating disorder. Zakaria & Akter (2017) mentions in their article that the number of private television channels in Bangladesh increased a lot and these television channels are being advertising in various ways in which woman have had a huge impact on buying their household products. Singh (2012) also highlighted the issue of his study that the impact of brand awareness, the link between advertising and brand choice. He also cited various mediums for advertising such as internet, television, newspaper and radio. Jaggi (2013) points out in her article the advertising messages contain something like brief, powerful and persuasive influence which the attitude, behavior of the customers is easily affected.

Objectives of the study

The influence of media in postmodern society is constantly changing our daily lives. Media and programs have a huge role to play in the case of women consumers. The main purpose of this article is to examine Jean Baudrillard's theories based on

sociological study on women's consumer culture through media. Specific objectives of this article are to explore how women are being influenced positively and negatively through advertisement of media. Additionally, to examine how women are used as consumer objects in media advertising and analyze the challenges which are faced by women in postmodern society to put recommendations in order to minimize the negative effects of media on women.

Theoretical and Conceptual Framework

Jean Baudrillard's "Simulacra and Simulation"

Baudrillard (1981) discusses in the detail the culture, media and consumerism of the present society in the book "Simulacra and Simulation". He wants to explain to simulacra in his article that simulacra copies depict things has no originality. He also called the simulation an imitation operation or system of real world. While discussing these, he has talked about some symbol, signs. Describing the simulacra and simulation, he mentioned four stages of simulacra. Firstly, he identifies "Faithful image/copy" which can occasionally correct and is considered reflection of a profound reality. Then he discusses about perversion of reality refers to the distortion of reality and it adds as a mask in our society. This mask survives as a treacherous copy that did not reveal the reality.

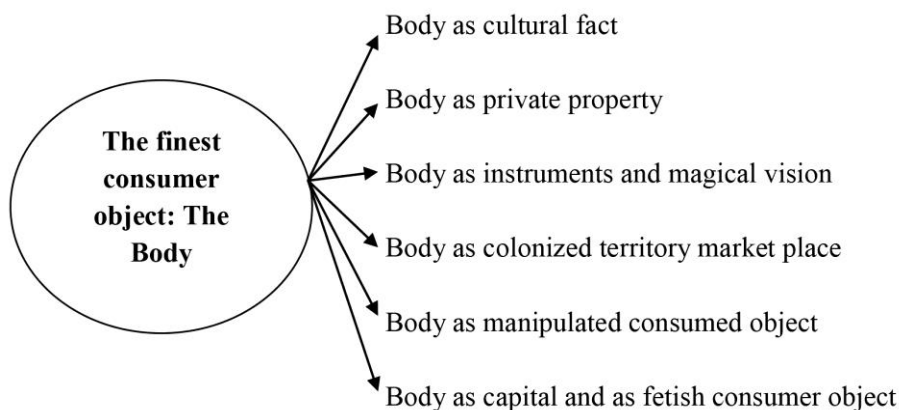


Figure 1: Theoretical framework of Jean Baudrillard's "The finest consumer object: The Body."

On the other hand, pretends say reality will be deeply masked and subsequently healed. Attempts are made to represent the true image by signs and issues as well as order of sorcery and deals with hermetic truth. Pure simulation means that hyper real will be revealed to the consumer in such a way that it will not be understood to reflect the false thing. It is actually done through the dominating artificial process. Besides, Baudrillard mentions the three historical periods of simulacra. They are pre-modern period, Modernity of the industrial revolution and Post modernity of late capitalism. In addition, some phenomena have greatly influenced the simulation

process in the postmodern consumer society including the role and description of the television, film, print, and internet. Also exchange value, urbanization, language and ideology have a lot of roles. Baudrillard says in his book that television programs create postmodern culture relays and television programs have tried to create community signs. Advertisements and information are a lot more involved with television programs. The community sign in our society determines our status and creates social affiliation. Social affiliation was created in the society through blood, kinship, and neighborhood but in the present society social affiliation is created through the use of products.

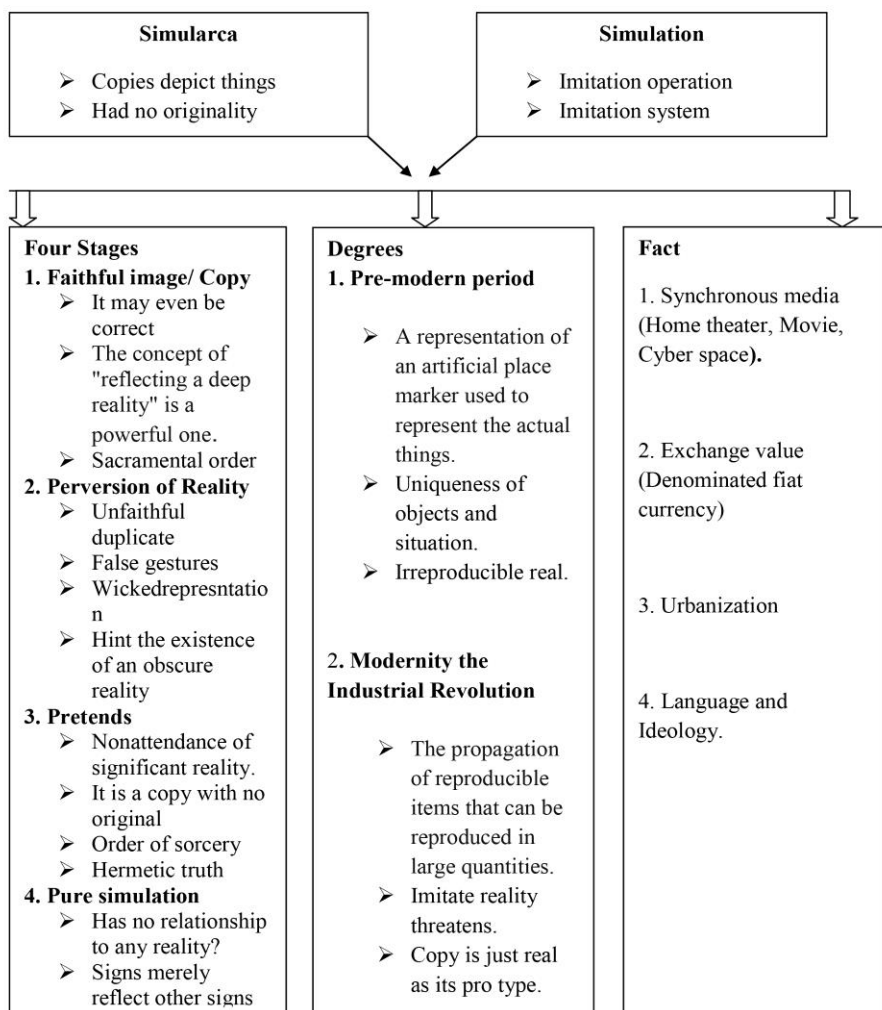


Figure 2: Theoretical framework of Jean Baudrillard's simulation and simulacra.

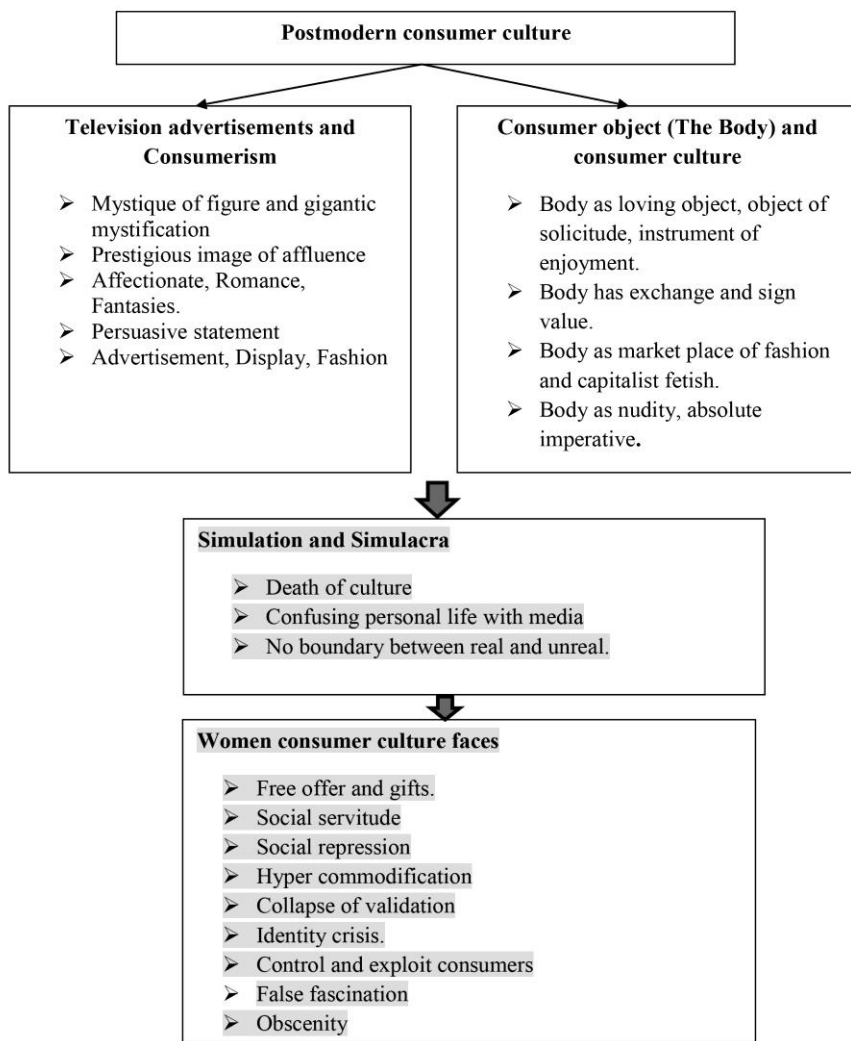


Figure 3: Consumer society and conceptual framework in Bangladesh

Because of this, hyper differentiation has been created in society very fast. The practice of blind following television programs created by simulation has come to our society. Now the consumer is not able to maintain control over them in the process of product validation quickly. They are also constantly being exploited

through various advertisements. Hyper reality is actually taking our culture to the brink of death.

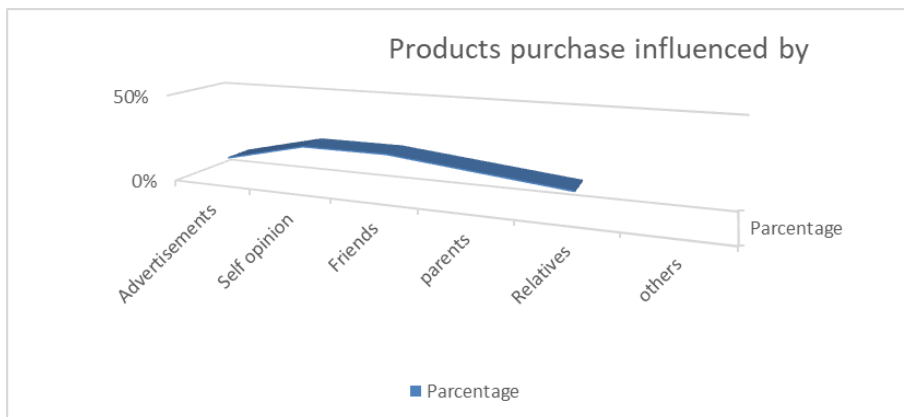
Baudrillard (1998) mentions the body as the finest consumer object in his book “The consumer society Myths and Structures.” In previous societies, only land was meant as capital but the body has become capital to the society of consumers. The multinational corporations are making a lot of products and they have also established in society that the body is the target of investment. Now decorating and beautifying the body has become an important technology in any consumer society as it has become a target of the body in capitalist society. Fairs are treated for the exhibition of body in different ways. Body is arranged in various ways and sometimes sexual attraction is created in various ways. Those who can show their bodies erotically can come to the consumer society and become a special person. This is possible because of gigantic submissions. Earlier only country and land were colonized but now the body has become colonized. Body has become an object of profit and the body is separate from the heart. This society of consumers has come out of some sanctity. People are waiting for liberation and emancipation in this way which is actually a myth.

Research methodology

The quantitative method was used to complete this research. In today’s society women consumerism is becoming an important and complicated issue day by day. The data were collected December 2019 to March 2020. For the better results, data were collected from a total 360 respondents through surveys from 3 places in the Dhaka City. The data were collected from Azimpur, Bakhsibazar, and Lakkkhibazar in Dhaka by following purposive sampling. This work seeks to find out the configuration of women, data were collected from adults who are able to understand and respond to consumer and human body perspectives very well. Data were collected through interview schedules and a mix of open ended and close ended questions (Semi structured interview schedule) to facilitate the respondents correct answer.

Findings and discussion

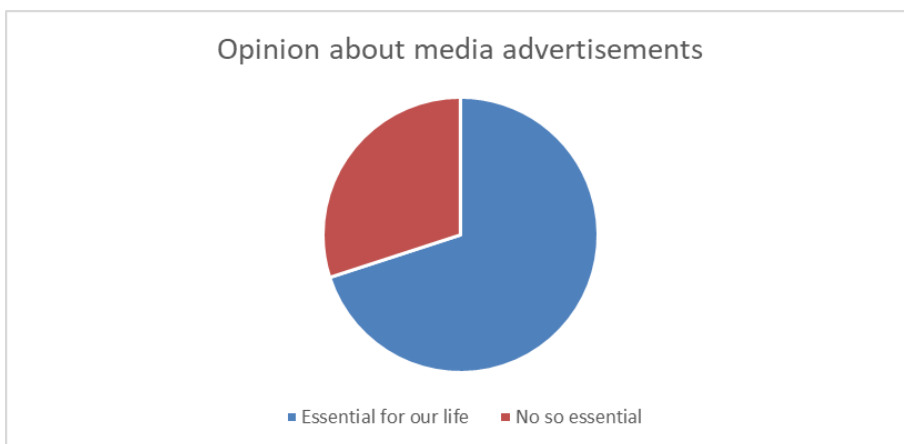
in fact, the maximum number of women whose data was collected was students (27%). Also 24% was Govt. servant and 10% teacher. On the other hand, some of the respondents were associated with private workers, housewives, and local leaders. Young women were given priority so there were 49% between 21-30 ages and 34% between 31-40 ages. In the current context, 68% of respondents live in nuclear families and only 32% live in joint families.



Source: Field survey (2019-2020)

Figure 4: Products purchase influencer

This Figure 4 has shown women influence purchase decisions. It turns out that about 37% of respondents their products through various advertising influences about 12% and 23% respondents prioritize friends and self-opinion when purchasing their products. They are also influenced by parents, relatives and others. On the other hand, Figure 5 It turns out that about 78% of respondents agreed that behavior of advertising influences consumers and also 42% of respondents which had no effect on their consumer behavior.



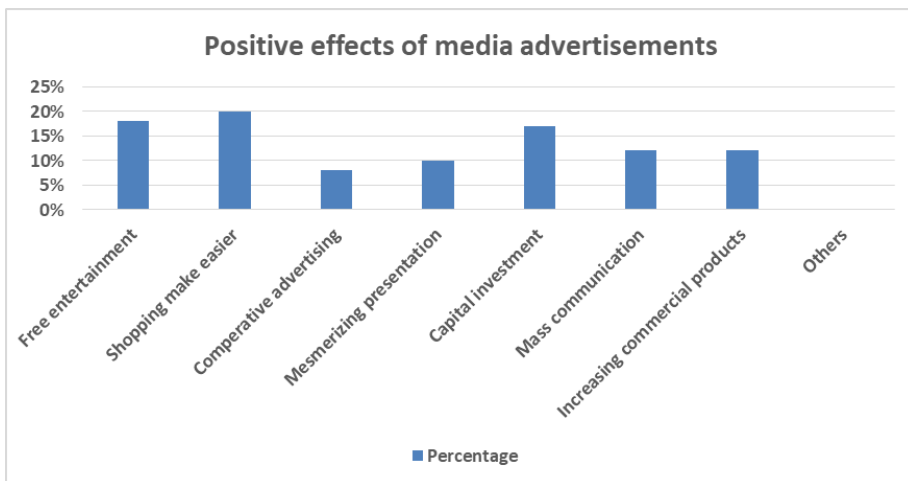
Source: Field survey (2019-2020).

Figure 5: Opinion about media advertisements

They receive all these advertisements through various mediums; of these 23% and 11% respondents receive advertisements for products through television and newspaper. 20% and 18% of respondents currently receive product advertisements

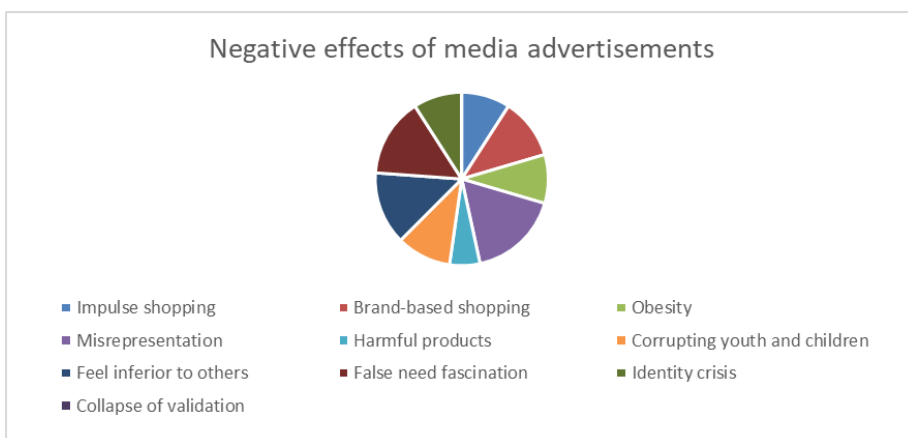
through social media and the internet. Billboard (5%) and Magazines (10%) also play an important role in this regard.

The benefits and disadvantages of media advertisement on women According to this field survey 70% of respondents think that advertising is essential for our life in postmodern society. But 30% response seems no so essential. 53% respondents agree that advertising helps us make better decisions for purchase.



Source: Field survey (2019-2020).

Figure 6: Positive effects of media advertisements

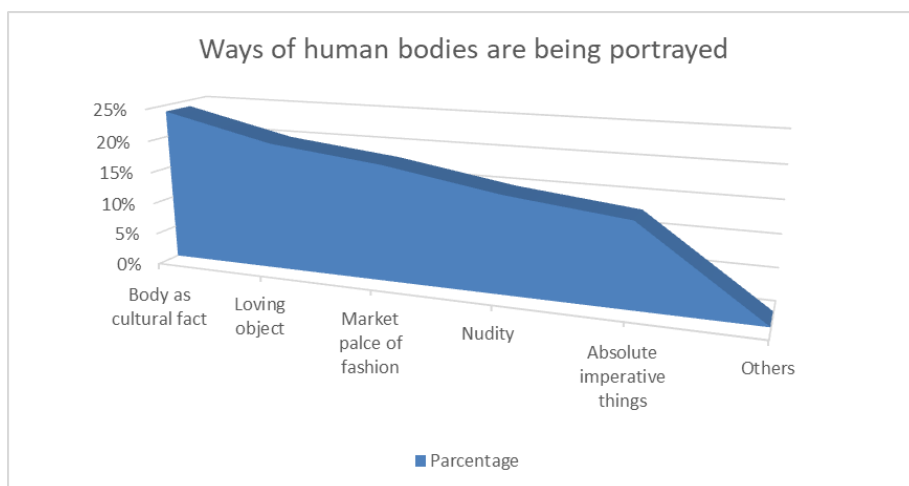


Source: Field survey (2019-2020).

Figure 7: Negative effects of media advertisements

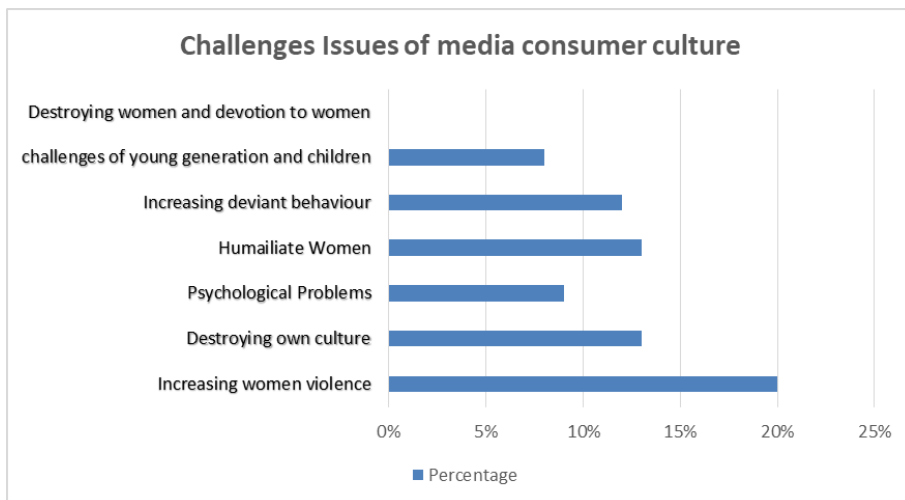
According to research data depicts that 62% respondents say they had been deceived many times by false advertising and agreed that 38% had not yet encountered it in response. They point out two types of influences on media advertising. According to Figure 6, advertisement of media has a wide range of pragmatic impacts on our daily life pattern such as free entertainment (18%), shopping make easier (20%), comparative advertising (8%), Mesmerizing presentation (10%), capital investment (17%), mass communication. But due to the fake and tempting advertisements of postmodern consumer culture, Figure 7 illustrates various **negative effects** are working in women. They are increasing impulse shopping (8%), brand-based shopping (10%), increasing obesity (8%), misrepresentation (15%), increasing harmful products (5%), corrupting youth and children (9%), feel inferior to others (12%), creating false need and fascination (13%), identity crisis (8%), collapse of validation (7%). **The consequences of body presentation** in today's society, 90% respondents agree that the human body is portrayed as a consumer object for selling products and making a profit and only 10% respondents discount says no. They think that women's bodies are being portrayed in various ways, such as body as cultural fact (24%). Also 20% and 18% respondents think the body as loving object and body as market place of fashion. 15% respondents say body is often portrayed as nudity and absolute imperative things. Due to the extra body show off and fraudulent advertisements, the customer has unknowingly forgotten about their real needs.

In addition, due to these reasons, women are facing various challenging issues such as increasing women violence (20%), destroying own culture (13%), increasing psychological problems (9%), humiliate women (13%), increasing deviant behavior (12%), negative impact of young generation and children (8%), destroying respect and devotion to women (17%) and others (8%).



Source: Field survey (2019-2020)

Figure 8: Ways of human bodies are being portrayed



Source: Field survey (2019-2020)

Figure 9: challenges issues of media consumer culture

In addition, due to these reasons, women are facing various challenging issues such as increasing women violence (20%), destroying own culture (13%), increasing psychological problems (9%), humiliate women (13%), increasing deviant behavior (12%), negative impact of young generation and children (8%), destroying respect and devotion to women (17%) and others (8%). Already society has faced many negative effects of the advertisements that are being made on women to increase are being made on women to increase the popularity of advertisements and to sell more products. Everyone should always refrain from using the gender issue to sell more of the product. Besides, everyone should not indulge in product false advertising as a customer.

Conclusion and Recommendations

In the age of globalization and postmodernism, the consumer culture of women has become a challenging subject. It is constantly changing and creating various problems with the women's consumer culture. Advertising programs are no longer confined to any country due to technology development. And this is the reason why various benefits and problems are constantly being created. In today's society, advertising and consumerism are seen as mystique of figure and gigantic mystification, affection, romance, fashion, display and exploitation. Repression, hyper commodification, identity crisis is also seen in society through the use of the body in various ways. Through these various changes are constantly taking place socially. In order for a woman to survive in today's society, she needs to know very well how to manage consumer life. Not being able to control consumer life properly, they are facing various problems. Considering these seriously, the government should take various timely decisions of the women's style for national development. Also, some recommendations are given below:

1. More monitoring of media advertisements and binding within the rules. Resist everything that is degrading for women.
2. Conducting various workshops and seminars to get out of the effects of postmodern society's hyper commodification and make people more aware about this.
3. Provide psychiatric treatment to control false needs and stop the practice of misrepresentation of women through advertisements and to maintain the validity of products.
4. The human body should advertise the product while maintaining the social norms and keeping the identity of the woman.
5. Since the competitive market place the consumer has to choose the product from among the products competition, the quality of the product should be maintained.

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Effectiveness of Economic Relation Between a Muslim Country Bangladesh and China

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Abstract

Bangladeshi women basically migrated to Middle East countries for earning a better livelihood. Recently, Bangladeshi female migrant domestic workers faced many problems in their destination countries. Therefore, many migrants have returned home before concluding their working tenure. This article identifies several challenges and experiences that returnee women domestic workers face during their stay abroad which are crucial in return migration. To analyze why women migrants return to Bangladesh, a mixed-method was employed in the twelve villages of five Unions (Manikganj, Bangladesh). Based on the return migrants (on a ten-year reference period), the study used purposive sampling, where a combination of closed and open-ended questions was included in the interview schedule to collect data through face-to-face interviews with 123 respondents among different categories of participants. The findings of this study reveal that the three commonly identified forms of return migration (i.e. end of contract, forced back, and nostalgia), are the main factors of female return migration. The study's findings suggest that there should be an effective reintegration program for the returnee migrants to ensure their social and economic well-being.

Keywords: Migration, Female Domestic Migrants, Returnee Migrants, Forced Return, Return Migration

1. Introduction

Economic relations between Bangladesh and China have increased significantly in recent years. Due to growing economic cooperation, many potential sectors have been explored that can help both countries to increase their economic growth. Although there is some scientific work on economic relations between Bangladesh and China, there has not been much research on the current Bangladesh-China economic cooperation scenario. As a result, the study will be able to bridge the literature gap. Because the range of Sino-Bangladesh economic relations is expanding; these studies will be able to provide an accurate picture of the economic cooperation of both countries recently. After the initial development, the mentioned below Sino-Bangladesh scenario's economic and political relations analysis provides us with clear data and insights, indicating that there is a substantial amount of data for consideration in the literature regarding the economic and political arenas. Thusly, a few examinations have likewise extended the data on discretionary

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relations among China and Bangladesh and some of them might concern financial relations as well as friendly and social relations between these two nations, yet this doesn't provide us with a genuine situation of their economic participation. As research reveals the main challenges and opportunities for the economic development of these two countries, it will help discover new strategies for the economic development of Bangladesh and China. In addition, research information could also play a significant role in doing further research on the Sino-Bangladesh relations and impacts by others.

Keywords: Bangladesh-China relations, Effectiveness of Economic Cooperation, Economic Development of Bangladesh, win-win situation between Bangladesh and China.

Introduction

Over the recent decades, the People's Republic of China has developed as a worldwide financial superpower having accomplished high monetary development continued for an extensive stretch of time and in the process turning into the world's biggest product exporter.¹ Its quick auxiliary change and improvement progress to an upper-center salary nation joined by a quickly developing and gigantic urban center and well-to-do purchasers have likewise transformed it into a significant worldwide market, representing more than 10 percent of world imports.² For providers across worldwide economies, China presents a remarkable open door for send out extension. Alongside its developing monetary and political significance, China has additionally begun proactive commitment with numerous nations through venture exercises.³ As of late, propelling network to encourage exchange and advance financial participation game plans has become a need motivation for Chinese policymakers. Through the Belt and Road Initiative (BRI), China's state-possessed undertakings have attempted exchange related framework advancement ventures at mainland scales. Simultaneously, China's private financers are adopting a hands-on speculation strategy in many creating nations to search for new exchanging chances made through infrastructural improvement and pulled in by fiscal and financial motivating forces offered to outside financial specialists.⁴ China is now the biggest exchanging accomplice of Bangladesh. Be that as it may, this exchange has been overwhelmingly commanded by Bangladesh's imports from China. Chinese items represent more than one-fifth of Bangladesh's complete imports. Despite what might be expected, China's offer in Bangladesh's fares represents just around 2 percent. In this manner, abusing the Chinese market in growing fares establishes one significant arrangement thought. Bangladesh's economy has additionally extended significantly through vigorous monetary development of the previous decade and the medium-term development energy looks very strong. Geological closeness, competitive labor costs, a sensibly sizeable assembling creation limit in the nation opposite rising creation costs in China infer that there exists a significant open door for pulling in Chinese speculators in Bangladesh and building a gainful reciprocal financial organization. As Bangladesh is firmly set to graduate out of the gathering of least created nations (LDCs) by 2024, it is of most extreme need for the nation to create respective exchanging and financial collaboration courses of action with different

nations to make sure about a smooth graduation process.⁵ From this point of view too, creating and reinforcing exchange and speculation ties with the second-biggest economy of the world is very opportune.⁶ There is a chance to benefit from the most recent rush of rebuilding in China where the nation is moving towards high worth included and innovation escalated creation forms, opening up huge market fragments for customary lower esteem included things frequently encouraged by movement of firms to new goals.

Research Methodology

Various methods are used in social science to answer the appropriate questions. The choice of a particular method depends on what the researcher wants to study. Methods in general in social sciences are discussed as qualitative (interviews, ethnography or participant observation) or quantitative (statistical analysis of a survey or other type numerical data). The researcher can answer his questions either qualitatively or quantitatively, depending on what it focuses on. Qualitative methods are used for thinking about the mechanisms behind relationships and observing social processes to a much greater extent Detail. There are many things that cannot be easily measured by numbers. The qualitative approaches may include in-depth interviews. But in the case of in-depth interviews, some access to the population is difficult and some data collection activities take a much longer time. After selecting a specific methodology, the researcher can either collect his / her own data or analyze existing data. Typically, quality projects involve collecting new one's data. In addition, it is possible to use many methods to answer the research question. To carry out better research, a methodology should be formulated. Given the importance of research methodology, the researcher in this part explains the sketch of the research methodology, selecting the research area, indicating an example plan and remembering the participants of the survey response. This article conducts a qualitative study covering documentaries, library and Internet resources, and editorial opinion of the daily and various sources of information.

Effectiveness of Sino-Bangladesh Economic Cooperation

The Article reflects the current perception of the Bangladesh people about economic cooperation between Bangladesh and China. Here, from the point of view of people, some areas have been identified in which China can contribute as a powerful state in world politics, on the other hand, Bangladesh as a democratic state, and a neighboring state can positively participate in bilateral relations with a good friend of China. To improve the quality of this research, the researcher used a quality questionnaire for respondents. Responses were critically reviewed and examined for analysis. A hypothesis was formulated regarding the importance of economic cooperation between Bangladesh and China. Economic cooperation between China and Bangladesh paid off very well for the economic development of Bangladesh. Undoubtedly, China turned out to be a true companion of Bangladesh, ready to participate in every possible approach that will inspire a packet of people from a later period. Developing cooperation has contributed to GDP growth in Bangladesh and increased the salary per person concerned. This contributed to the expansion of the development of monetary areas and caused huge professions due to the constant

interest in various segments. Along these lines, adding weight to your needs, creating new jobs. The accompanying discourse is an attempt to understand the adequacy of such cooperation between China and Bangladesh. The data was mostly collected by talking people from various parts of society, for example from the scientific world to decision-makers, insights, and individuals from society and media workers. The idea was to see how individuals perceive the relationship and the example of the benefits that Bangladesh had to choose from.

The effectiveness of Sino-Bangladesh economic Cooperation is discussed in detail below:

4.1. Impact on the growth in GDP of Bangladesh

Bangladesh is considered a growing economy. The Gross Domestic Product (GDP) in Bangladesh increased by 7.90 percent in the fiscal year 2018 compared to the previous year. Industry increased by 12.1 percent (10.2 percent in 2017), and production increased by 13.4 percent (11 percent in 2017). Service growth slowed down to 6.3 percent (6.7 percent in 2017), while agriculture grew 4.2 percent (3 percent in 2017). The annual GDP growth rate in Bangladesh averaged 5.84 percent from 1994 to 2018, reaching its highest-ever 7.90 percent in 2018 and a record low of 4.08 percent in 1994.⁷ China is Bangladesh's largest economic partner in the last few years. It was noted that Bangladesh has benefited greatly from maintaining economic relations with China. The growing trade volume contributed to the expansion of the market and also brought competitiveness, which positively affected the productive efficiency of the economy. It also led to an increase in the investment trend in this country, which not only opened new industrial innovations but also created a huge number of jobs. In this way, the payment of friendly relations with China is significant for Bangladesh, which has a positive impact on the country's economic growth. This was also repeated by the general public, as shown in the following table and figure:

Question no.1: Do you think that China-Bangladesh's economic cooperation has contributed to the growth in GDP in Bangladesh?

Table 4.1: Percentage of respondents regarding the GDP growth of Bangladesh

SL	Response	No. of Respondents	Percentage
1	Yes	582	97.0
2	No	18	3.0
	Total	600	100.0

So it is obvious that 97% of the respondents were of the view that the friendly economic relation with China has had a positive impact on the growth of GDP in Bangladesh whereas only 03% of

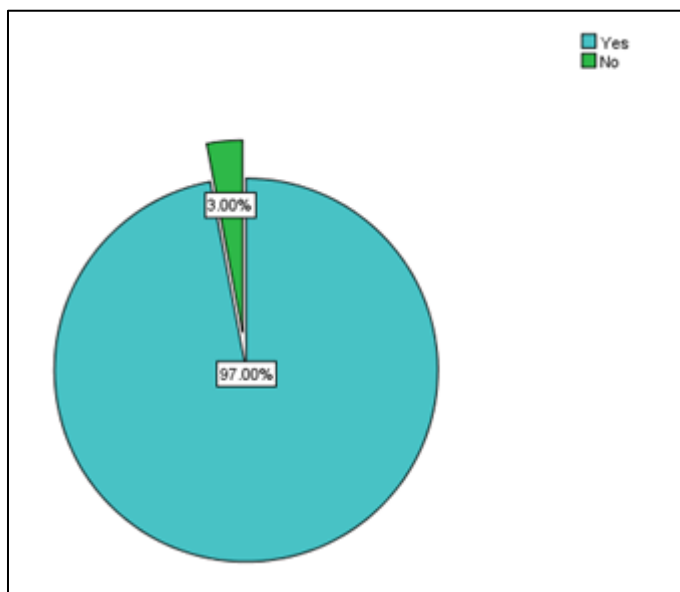


Figure 4.1: Perception of Bangladesh GDP growth

the respondents opined negatively. The respondents who viewed positively outlined a number of factors that led to such growth.

Questions no.2: If yes, in which ways it has contributed to the growth in GDP?

Table 4.2: Contributed ways on GDP

SL	Response	No. of Respondents	Percentage
1	Expand the economy's productive capacity	201	33.5
2	Poverty reduction	33	5.5
3	Technology transfer	171	28.5
4	Expansion of the export-oriented sector	78	13.0
5	Employment generation	24	4.0
6	Human resource development	63	10.5
7	Increase domestic consumption	12	2.0
	Total	582	97.0

The previously mentioned table portrays that among the 97% of the respondents who were in the support having positive effect on GDP because of the nearness of well-disposed financial relations with China sketched out a few reasons for their

position. 33.5% of the respondents responded that the expanding speculation with respect to China in Bangladesh has added to extend the economy's profitable limit.

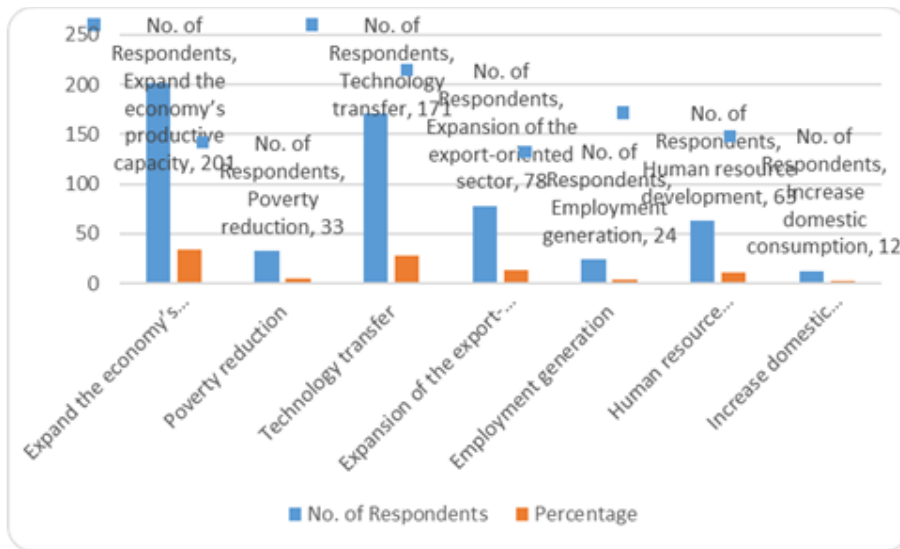


Figure 4.2: Factors of GDP growth of Bangladesh

This has been conceivable because of move innovation and present-day realize how just as the foundation of the new business. 5.5% of the respondents opined that the inviting relationship has likewise paid to Bangladesh by lessening the neediness of the nation. China is growing its mechanical segment over recent years. 28.5% of the respondent opined that move innovation has improved the creation limit and built up the aptitude and mastery of the neighborhood which has extensive on the monetary advancement of the nation. 13% of the respondents publicized the view that the reciprocal exchange has added to exchange receptiveness which has extended the fare situated part of the economy. 4% of the respondents opined that the expanding speculation by China in Bangladesh has additionally made an enormous business opportunity which likewise eradicated the weight of neediness of the nation. All things considered, 2% of the respondents proposed that as the purchasing limit of the individuals has expanded because of the accessibility of business opportunity it improved the utilization limit of the individuals which positively affects the mechanical development of the nation along these lines prompting higher monetary growth. Finally 10.5% of the respondents recommended that because of the exchange of modern know-how it has fundamentally added to upgrade the limit of the human asset of the country.

4.2 Impact on Blue Economy

The blue economy refers to economic activities based on marine resources. Time to explore the current scenario of Bangladesh marine resources. Using secondary data, the study shows that Bangladesh can accelerate its economic growth through the sustainable use of marine resources. In addition, Bangladesh has a coastline of 710 km with 200 nautical miles of an exclusive economic zone in the Bay of Bengal. Sea fishing accounts for 19.4% of the country's total fish production. In addition, the west coast of Cox's Bazar is the longest sea beach in the world, visited by an average of 81% of foreign tourists to Bangladesh. However, due to the lack of institutional capacity and taking into account the socio-cultural context, the sustainability of marine resources is currently facing critical threats. China's interest in participating in Bangladesh's "blue economy" during a state visit of Chinese President Xi Jinping on October 15, 2016, has directed China-Bangladesh long-term economic cooperation in a promising direction. Being one of the most important coastal states of the Indian Ocean, as well as its huge geo-strategic capabilities in the Bay of Bengal, Bangladesh's interest in connecting to the groundbreaking Chinese silk route of the 21st century under BRI has strengthened maritime cooperation between the two countries.

Questions no. 3: Do you think that China-Bangladesh economic cooperation has an impact on Blue Economy?

Table 4.3: Respondents' responses about the impact of China-Bangladesh economic cooperation on Blue economy

SL	Response	No. of Respondents	Percentage
1	Yes	489	81.5
2	No	111	18.5
	Total	600	100.0

It is obvious from the above table that 81.5% of the respondents were of the view that the friendly economic relation with China has had a positive impact on the Blue economy.

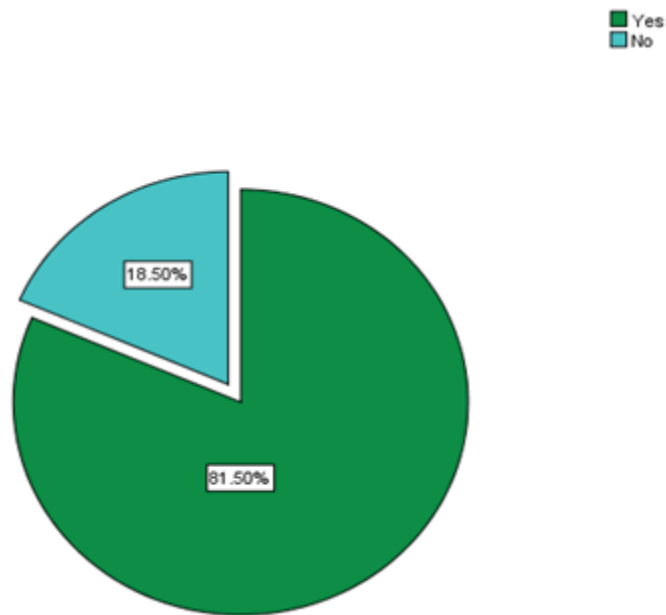


Figure 4.3: perception regarding of the blue economy

Whereas only 18.5%of the respondents opined negatively. The respondents who viewed positively outlined a number of factors that led to such growth.

Questions no. 4: If yes, in which zone it has an impact on the Blue economy?

Table 4.4: Contributed way of the blue economy

SL	Response	No. of Respondents	Percentage
1	Fishery	54	9.0

2	Aquaculture	18	3.0
3	Food Security	51	8.5
4	Tourism	36	6.0
5	Shipping and Maritime Transport	228	38.0
6	Renewable Marine Energy	36	6.0
7	Biotechnology and Medical Technology	66	11.0
	Total	489	81.5

The above-mentioned table depicts that among the 81.5% of the respondents who were in the favor of having a positive impact on the Blue economy due to the presence of friendly economic relations with China outlined several reasons in favor of their position. 9% of the respondents opined that the fishery sector has some impact on the blue economy. Every year Bangladesh imports fish to china and increase GDP. 3% of respondents opined that aquaculture helps to increase the Blue economy of Bangladesh.

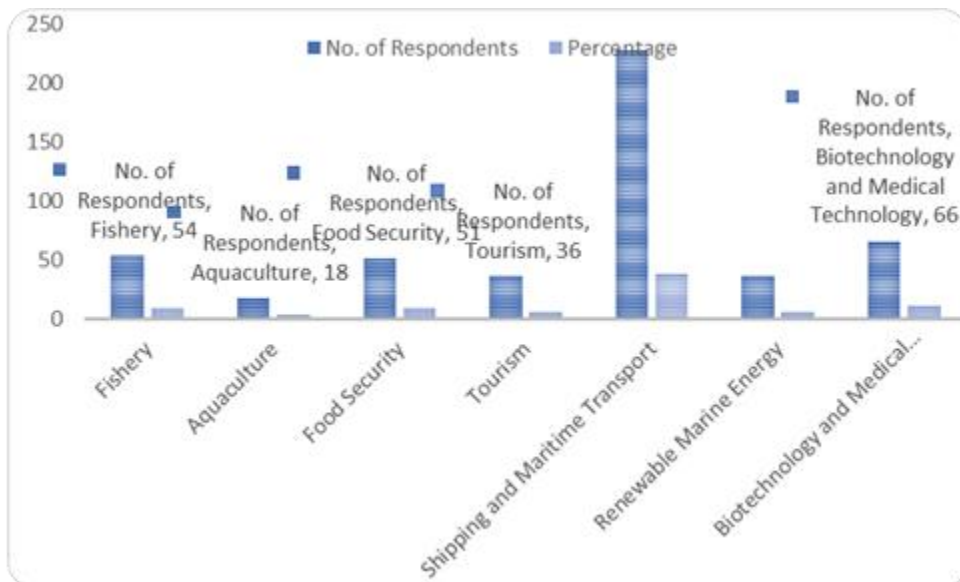


Figure 4.4: Factors of the blue economy

8.5% of respondents opined that China-Bangladesh economic relation maintains the food security that helps to increase the blue economy. 6% of respondents viewed that China-Bangladesh relation helps to improve and develop the tourism sector in Bangladesh. Bangladesh generally develops in its shipping and maritime transports. 38% of respondents viewed that Bangladesh gradually increases its blue economy by shipping and maritime transports. Bangladesh is recently working on renewable marine energy to improve its situation. 6% of respondents viewed that China-Bangladesh economic cooperation help to develop renewable marine energy. China is a developed country. China is more developed in biotechnology and medical technology. 11% of respondents viewed that the China-Bangladesh relationship

improves biotechnology and medical technology which has a greater impact on the blue economy of Bangladesh.

4.3 Impact on Human resources development

A friendly relationship has had a significant impact on human resource development in Bangladesh. It is widely believed that Bangladesh should learn a lot from China in the field of human resource development, and Bangladesh should take the opportunity to grow and prosper with support. China has already made a significant contribution to this sector, providing a scholarship to a significant number of students from Bangladesh to continue their studies at the University of China each year. In addition, the transfer of modern knowledge not only was able to increase the efficiency of the economy but also played a key role in the development of knowledge of the local population. This perception is also shared by people interviewed during field research. This is evident from the following table and figure:

Questions no. 5: Do you think that China-Bangladesh economic cooperation has an impact on human resource development?

Table 4.5: China-Bangladesh economic cooperation impact on human resource development

SL	Response	No. of Respondents	Percentage

1	Yes	570	95.0
2	No	30	5.0
	Total	600	100.0

So it is obvious that 95% of the respondents were of the view that the friendly economic relation with China has had a positive impact on human resources development whereas only 5% of the

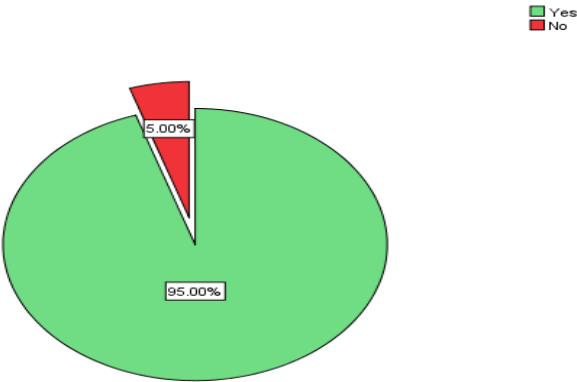


Figure 4.5: Perception regarding the human resources development

respondents opined negatively. The respondents who viewed positively outlined a number of factors that led to such growth. Bangladesh gradually develops in its human resources.

Questions no. 6: If yes, in which ways it has an impact on human resources development?

Table 4.6: Factors of human resources development

SL	Response	No. of Respondents	Percentage
1	Opportunity to get higher education in the Chinese university	366	61.0
2	Scientific cooperation	72	12.0
3	Providing training to the locals	75	12.5
4	Increasing people to people contact	57	9.5
	Total	570	95.0

The table illustrates that 61% of the respondents opined that because of the nearness of well-disposed reciprocal relations with China expanding the number of Bangladeshi understudies have the chance to seek after instruction in China which fundamentally added to build up the human asset of Bangladesh. Be that as it may, 12% of the respondents were of the view that the collaboration on the logical ground has had a noteworthy influence to advance abilities of the neighborhood researchers. This an expansive effect of the human

improvement of the nation and the resultant national advancement in the predictable future

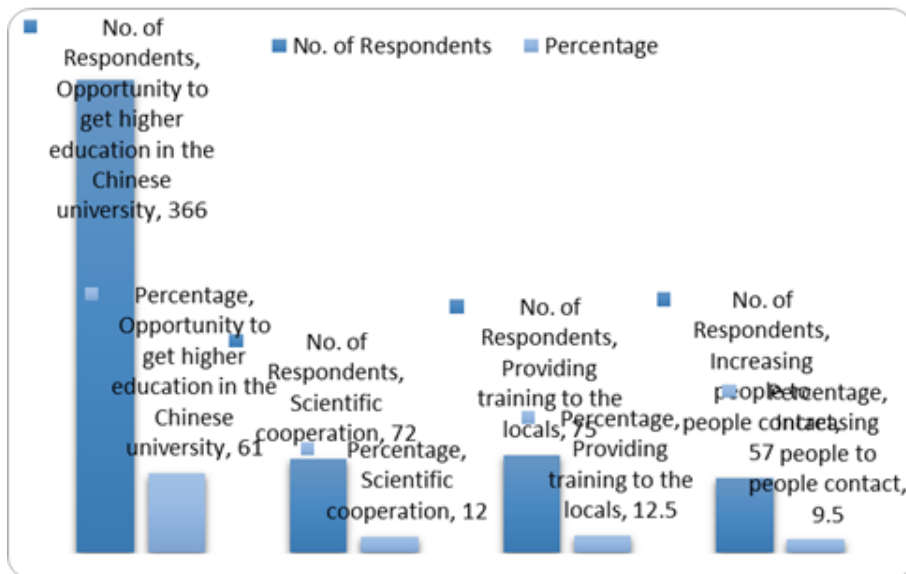


Figure 4.6: Impacts on human resources development

12.5% of the respondents encouraged that under the umbrella of two-sided participation among china and Bangladesh countless individuals both from the administration just as private divisions have gotten advance preparing on their separate zones with the help of china which has altogether added to human limit working in Bangladesh Finally, 9.5% of the respondents were of the view that as the collaboration between two nations arriving at new statures as the days advances SO it has additionally encouraged to bring the individuals of two nations closer by giving ground to an expanding pattern of individuals to individuals contact. Because of such contact Bangladeshi individuals have gotten new experiences into the social, political and monetary examples of their partners which helped their comprehension of those arenas.

4.4 Impact on Market Development

Economic ties are an important aspect of bilateral relations. China is Bangladesh's largest trading partner with a bilateral turnover of \$ 10 billion. However, the trade balance is favorable to China, and the difference in trade between China and Bangladesh is \$ 9 billion. Bangladesh insisted on making concessions to reduce the deficit, and China pledged to ensure duty-free access to Bangladesh products. However, despite these concessions from China, there is no visible change in the

deficit. China also invests in Bangladesh mainly in the production area. Development cooperation is an important part of bilateral relations. The main interest of China is the 160-million Bangladeshi markets. In addition, Bangladesh is a good outsourcing place for its manufacturing industries due to cheap Bangladesh job offers. Again, ports in Bangladesh are an important motivation for China because they offer a lucrative alternative way to reduce dependence on the in Straits of Malacca terms of energy supply. Perception of the responder to this is obvious from the table and figure below:

Questions no. 7: Do you think that China-Bangladesh economic cooperation has an impact on market development?

Table 4.7: Response statistics of China-Bangladesh economic cooperation impact on market development

SL	Response	No. of Respondents	Percentage
1	Yes	576	96.0
2	No	24	4.0
	Total	600	100.0

So it is obvious that 96% of the respondents were of the view that the friendly economic relation with China has had a positive impact on market development whereas only 4% of the

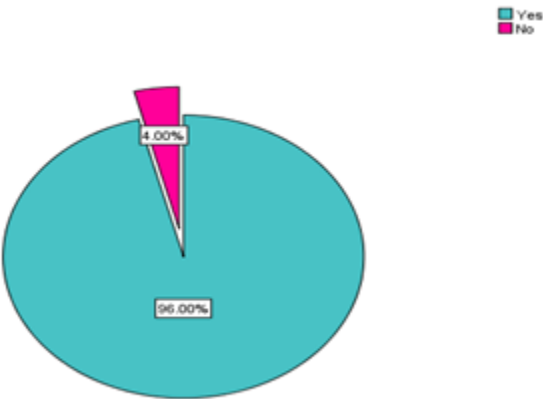


Figure 4.7: Perception regarding of the market development respondents opined negatively. The respondents who viewed positively outlined a number of factors that led to such growth.

Questions no. 8: If yes, in which ways it has an impact on market development?

Table 4.8: Ways on market development

SL	Response	No. of Respondents	Percentage
1	Win-Win relation	354	61.5
2	Win-loss relation	33	5.7
3	Imbalanced relation	129	22.4
4	Other	60	10.4
	Total	576	100.0

Therefore, this is obvious from the above-mentioned table that more than half (59%) of the total respondents opined that the relation is a win-win situation as both the countries benefited from the friendly relation. Because of that Bangladesh develops in its market. 5.5% of the respondents termed the relation as win-lose pointing out to the factors that affect the market development. 21.5% of the respondents viewed that there is imbalances relationship that hampers the market development of Bangladesh.

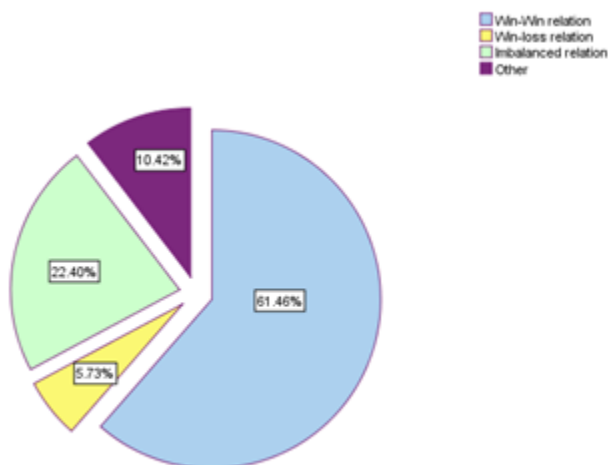


Figure 4.8: Factors of market development

However, 10% of respondents termed that there have some other issues that affect the development of the market.

4.5 Impact on per capita income

Bangladesh's GDP per capita reached USD 1,827,000 in June 2019, compared to USD 1,675,000 in June 2018. GDP per capita in Bangladesh is updated annually, available from June 1960. Until June 2019., At an average of USD 289.495. The data reached the highest level ever in the history of USD 1,827.000 in June 2019 and a

record low of 89.035 in June 1960. CEIC extends the history of annual GDP per capita. The Bangladesh Statistics Office provides GDP per capita in USD. GDP per capita before 2006. Comes from the World Bank. GDP per capita has an annual frequency ending in June each year. Bangladesh's nominal GDP reached USD 301.821 billion in June 2019. Its GDP deflator (default price deflator) increased by 4.226% in June 2019. The gross savings rate in Bangladesh was measured at 28.410% in June 2019.¹ The income per capita of a significant number of people also witnessed a positive trend due to the growing trend in trade and investment between China and Bangladesh. Many argue that cooperative economic relations between China and Bangladesh have had a positive effect on the income per head of a large number of Bangladesh residents. This was due to the availability of business activities and the resulting incentives for beneficiaries. This is also confirmed by the respondent's interview during the field study, which results from the table and graph below:

Questions no. 9: Do you think that China-Bangladesh economic cooperation has an impact on per capita income?

Table 4.9: Response statistics of China-Bangladesh economic cooperation impact on per capita income

SL	Response	No. of Respondents	Percentage
1	Yes	540	90.0
2	No	60	10.0
	Total	600	100.0

The above-stated table demonstrates that 90% of the respondents favored the view that the positive trend of trade and investment have uplifted the per capita income of the people involved

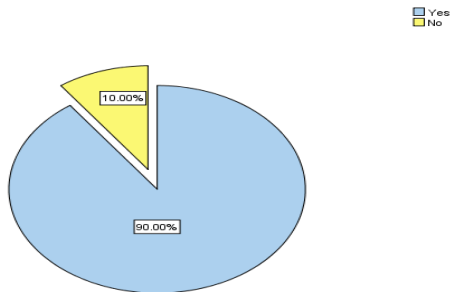


Figure 4.9: Impact of Per Capita Income

¹ <https://www.ceicdata.com/en/indicator/bangladesh/gdp-per-capita>

whereas only 10% of the respondents opined otherwise. The respondents have also outlined a number of factors which contributed to uplift the per capita income.

Questions no.10: If yes, how the expansion in GDP occurred?

Table 4.10: Factors of per capita income

SL	Response	No. of Respondents	Percentage
1	Creation of new employment opportunities	267	44.5
2	Economic growth	240	40.0
3	Human potentiality enhancement	42	7.0
4	Higher remuneration due to the competition in the labor market	24	4.0
	Total	573	95.5

The table delineates that 44.5% of the respondents opined that the per capita pay of the individuals included encountered a positive pattern because of the production of new business opportunities. This has been conceivable because of the extension of the mechanical part. Other than different ventures, for example, infrastructural development, interest in the power and vitality division and so on additionally draws a lot of work power from the neighborhood showcase which positively affects the per capita pay of the individuals engaged with such work. On the other hand, 40% of the respondents recommend that the agreeable monetary connection has prompted higher financial development because of the extension of the monetary area just as inflow of expanding speculation and money related awards and help.

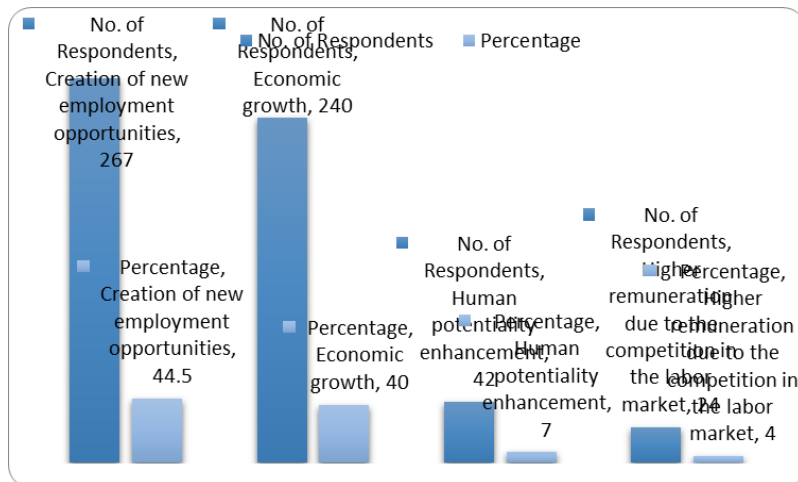


Figure 4.10: Factors of per capita income

The mix of every one of these has had a constructive impact upon the per capita pay of a critical number of people. 7% of the respondents circulated the view that the limit of local people has expanded because of the exchange of innovation and modern know-how coming about into higher profitability and expanded per capita income. Finally, 4% of the respondents opined that as the financial part extension so the organizations strived for the talented specialists by giving higher compensation which supported the per capita pay of these individuals.

4.6: Impact on Military-industry Development

From 1975, bilateral China-Bangladesh relations began significantly with the development of trade and economic cooperation between the two countries. China became Bangladesh's main trading partner in 2005. In terms of imports, in particular, defense trade, including the supply of arms, military equipment, and other special equipment. Closer military cooperation between China and Bangladesh was finely tuned by signing in 2002 the 'Defense Cooperation Agreement' in the field of military training and defense production, which was the first of its kind for Bangladesh. Over time, Bangladesh is now the second-largest importer of Chinese military equipment after Pakistan. China is the only country with which Bangladesh has signed a defense agreement. China is the largest arms supplier in Bangladesh. Bangladesh's defense forces are equipped with Chinese weapons, including tanks, rocket launchers, fighter planes, and several weapon systems. Bangladesh recently bought two Ming class submarines from China. In addition, China provides training for Bangladeshi army officers. Bangladesh's dependence on Chinese weapons has made the army a major supporter of defense relations.

Questions no. 11: Do you think that China-Bangladesh economic cooperation has an impact on Military-industry Development?

Table 4.11: Response statistics of China-Bangladesh economic cooperation impact on military-industry development

SL	Response	No. of Respondents	Percentage
1	Yes	351	58.5
2	No	249	41.5
	Total	600	100.0

Thus, it is noticeable that 58.5% of the respondents were of the view that the friendly economic relation with China has had a positive impact on Military-industry Development whereas only 41.5% of the respondents opined otherwise.

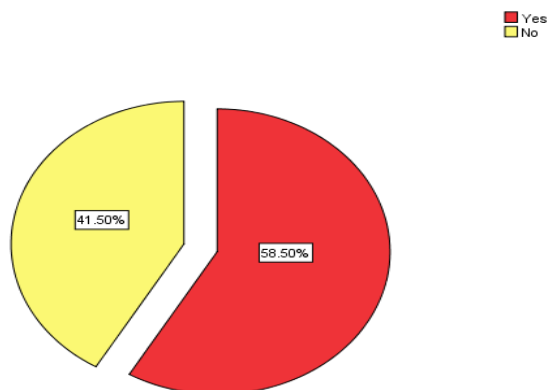


Figure 4.11: Impact on military-industry development

China-Bangladesh relation is increasing day by day. Bangladesh has developed its military industry with the help of china. It makes a revolutionary change in the military industry.

4.7 Impact on technological development

Questions no. 12: Do you think that China-Bangladesh economic cooperation has an impact on technological development?

Table 4.12 Response statistics of China-Bangladesh economic cooperation impact on technological development

SL	Response	No. of Respondents	Percentage
1	Yes	582	97.0
2	No	18	3.0
	Total	600	100.0

So it is obvious that 97% of the respondents were of the view that the friendly economic relation with China has had a positive impact on technological development whereas only 3% of the respondents opined negatively.

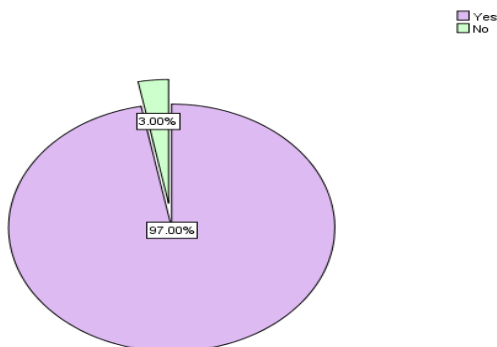


Figure 4.12: Impact on technological development

The respondents who viewed positively outlined a number of factors that led to technological development. Because of the relation between China-Bangladesh, Bangladesh develops its technological aspects and changes the scenario of the country.

4.8. Impact on tourism development

Questions no. 13: Do you think that China-Bangladesh economic cooperation has an impact on tourism and hospitality development?

Table 4.13: Response statistics of China-Bangladesh economic cooperation impact on tourism and hospitality development

SL	Response	No. of Respondents	Percentage
1	Yes	423	70.5
2	No	177	29.5
	Total	600	100.0

So it is obvious that 70.5% of the respondents were of the view that the friendly economic relation with China has had a positive impact on tourism and hospitality development whereas

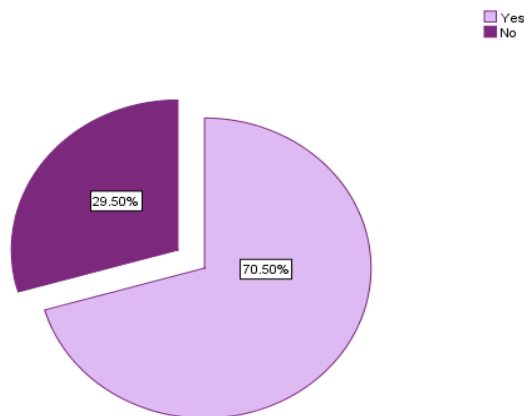


Figure 4.13: Impact on tourism and hospitality development

only 29.5% of the respondents opined negatively. The respondents who viewed positively outlined a number of factors that led to tourism and hospitality development. Bangladesh is gradually developed in its tourism and hospitality sectors. China-Bangladesh economic cooperation has an impact on tourism and hospitality development.

4.9 Technical and technological Cooperation

Questions no. 14: Do you think that China-Bangladesh economic cooperation has an impact on Technical Cooperation Development between two Countries?

The technical and technological support of China in many running projects of Bangladesh in infrastructure and heavy industry is one of the cooperative sector between two countries. As a developing, small industrious country Bangladesh lack skillful manpower and logistics to run its heavy infrastructural project such as road, bridge, deep sea port, and so on. Therefore, to fill the gap of technical and technological sector China supplying its manpower and logistics to boost development of Bangladesh. Thus, the respondents viewed positively in the research question above.

Table 4.14: Response statistics of China-Bangladesh economic cooperation impact on Technical Cooperation Development

SL	Response	No. of Respondents	Percentage
1	Yes	558	93.0
2	No	42	7.0
	Total	600	100.0

So it is apparent that 93% of the respondents were of the view that the friendly economic relation with China has had a positive impact on technical cooperation development whereas only 7% of

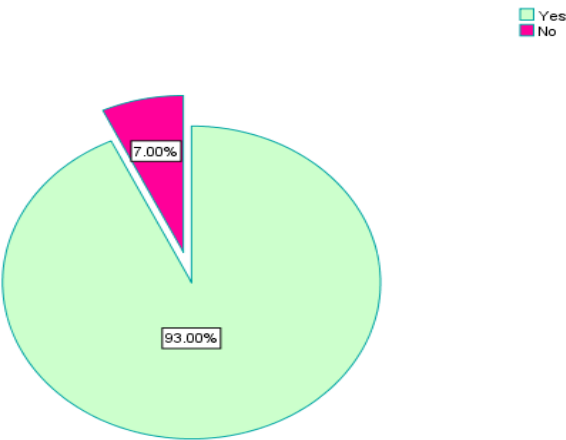


Figure 4.14: Impact on Technical Cooperation Development

4.10 Impact on Infrastructure Development

Questions no. 15: Do you think that China-Bangladesh economic cooperation has an impact on Infrastructure Development?

Table 4.15 Response statistics of China-Bangladesh economic cooperation impact on Infrastructure Development

SL	Response	No. of Respondents	Percentage
1	Yes	570	95.0
2	No	30	5.0
	Total	600	100.0

So it is obvious that 95%of the respondents were of the view that the friendly economic relation with China has had a positive impact on infrastructure development whereas only 5%of the

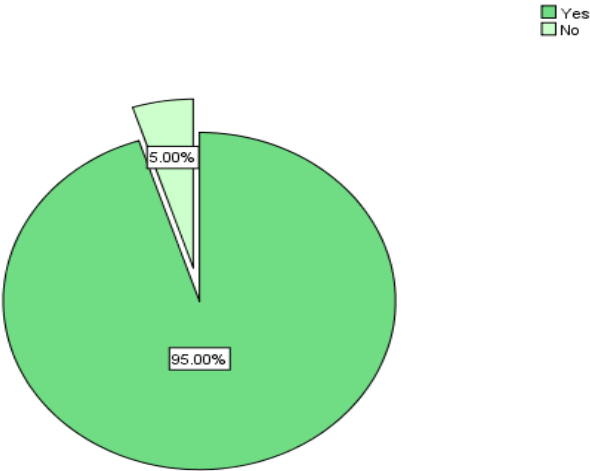


Figure 4.15: Impact on Infrastructure Development

respondents opined negatively. The respondents who viewed positively outlined a number of factors that led to such growth. The infrastructure of Bangladesh is developing day by day. The China-Bangladesh relationship helps to develop more infrastructures in Bangladesh.

4.11 Impact on OBOR

Questions no. 16: Do you think that China-Bangladesh economic cooperation has an impact on OBOR (One Belt and One Road)?

Table 4.16: Response statistics of China-Bangladesh economic cooperation impact on OBOR

SL	Response	No. of Respondents	Percentage
1	Yes	519	86.5
2	No	81	13.5
	Total	600	100.0

Therefore, it is clear that 86.5% of the respondents were of the view that the friendly economic relation with China has had a positive impact on OBO (One Belt and One Road) whereas only

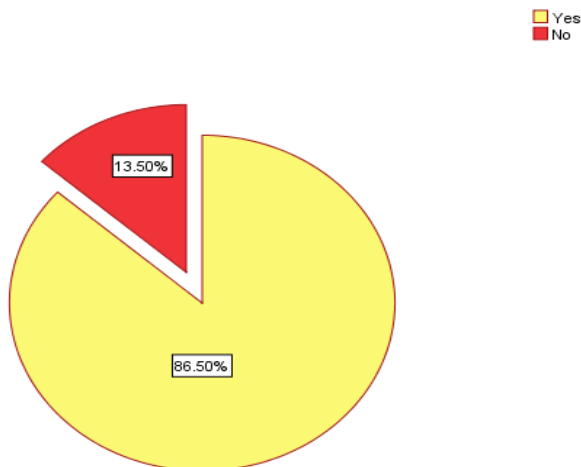


Figure 4.16: Impact on OBOR

13.5% of the respondents opined negatively. The respondents who viewed positively outlined a number of factors that led to such growth. China helps to increase OBO (One Belt and One Road) of Bangladesh.

Questions no. 17: If yes, how the opportunity for Bangladesh?

Table 4.17: Factors of OBOR

SL	Response	No. of Respondents	Percentage
1	Connectivity and Infrastructural Opportunities	141	23.5
2	Trade Opportunities	54	9.0
3	Foreign Investment (FDI) Opportunities	18	3.0
4	All of the above	345	57.5
5	Total	558	93.0

The table demonstrates that 23.5% of the respondents were of the view that China-Bangladesh economic cooperation improves the connectivity and infrastructure

opportunities of Bangladesh. 9% of respondents viewed that China increases the trade opportunities for Bangladesh. It creates

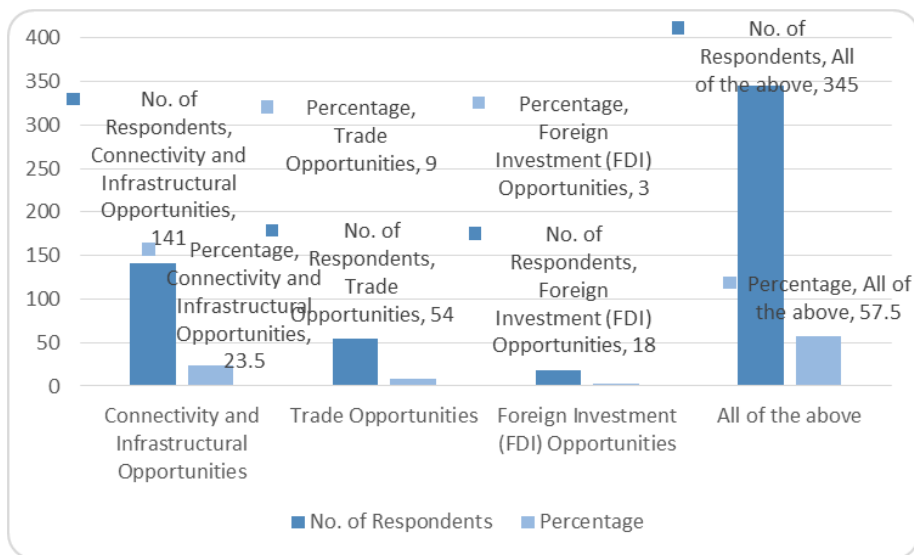


Figure 4.17: Factors of OBOR

more trade opportunities that impact on OBO (One Belt and One Road). The economic cooperation between those countries creates more foreign investment that 3% of respondents are viewed. Finally, 57.5% of respondents viewed that China-Bangladesh economic cooperation creates connectivity and infrastructural opportunities, trade opportunities & FDI opportunities for Bangladesh.

Questions no. 18: How would you characterize the China-Bangladesh relations?

Table 4.18: Characterize the China-Bangladesh Economic relations

SL	Response	No. of Respondents	Percentage
1	Win-Win	480	80.0
2	Win-lose	108	18.0
3	Lose-lose	12	2.0
4	Total	600	100.0

So this is obvious from the above-mentioned table that 80% of the respondents opined that the relation is a win-win situation as both the countries benefited from the friendly relation. 18% of the respondents termed the relation as win-lose pointing out to the trade imbalance in the relation.

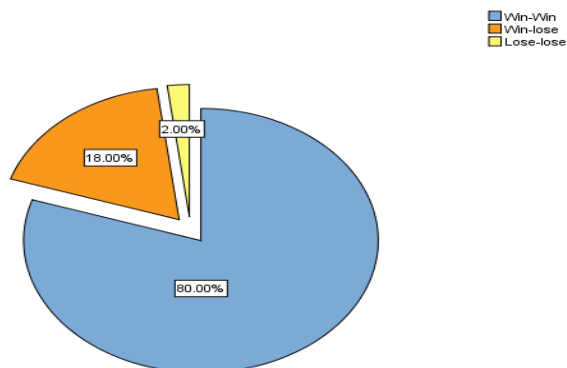


Figure 4.18: Characterize the China-Bangladesh Economic relations

However, 2% of respondents opined that the relation is a lose-lose situation between China and Bangladesh.

Questions no. 19: As you would like to think, What the Chinese government can do to advance the China-Bangladesh relationship?

Table 4.19: Advance the China-Bangladesh relationship

SL	Response	No. of Respondents	Percentage
1	Chinese investment in Bangladesh	117	19.5
2	Special privilege for trade and business	57	9.5
3	Offer a scholarship to Bangladeshi students and faculties	42	7.0
4	All of the above	384	64.0
5	Total	600	100.0

From the above table, 19.5% of respondents viewed that the Chinese government needs to advance the China-Bangladesh relationship by investing Chinese's in Bangladesh. 9.5% of respondents are viewed that china's government needs to provide some special privileges for trade and business.

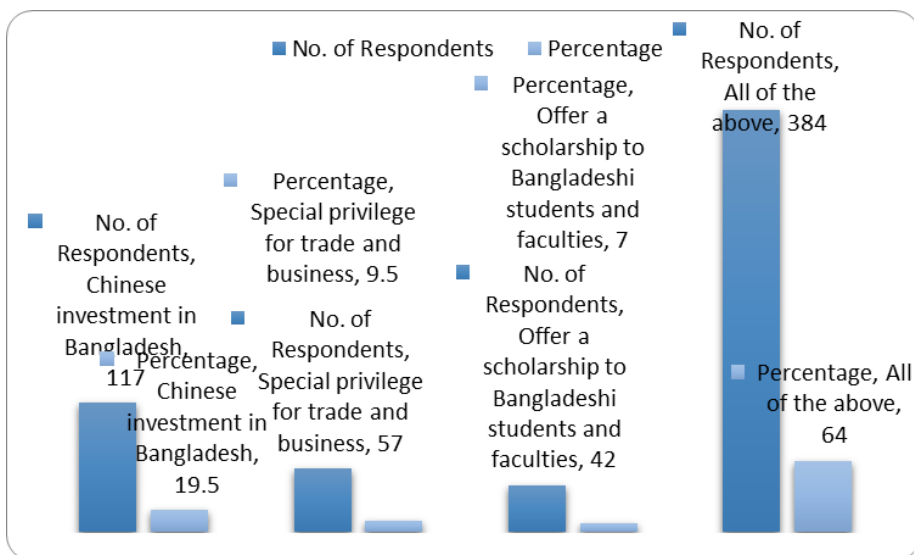


Figure 4.19: Advance the China-Bangladesh relationship

7% of respondents termed that china's government needs to offer a scholarship for Bangladeshi students and faculties. Finally, 64% of respondents viewed that china's government need to advance the opportunities for Bangladesh by maintaining the China-Bangladesh economic cooperation.

Questions no. 20: As you would like to think, what Bangladesh government can do to promote China-Bangladesh relationship?

Table 4.20: Response statistics of China-Bangladesh economic cooperation to promote China-Bangladesh relationship

SL	Response	No. of Respondents	Percentage
1	To enhance a bilateral diplomatic relationship	108	18.0
2	Special privilege for trade and business	60	10.0
3	To offer the special privilege to Chinese businessman investing in Bangladesh	48	8.0
4	All of the above	384	64.0
5	Total	600	100.0

The table demonstrates that 18% of the respondents opined that the Bangladesh government need to enhance bilateral diplomatic relations between China-Bangladesh. 10% of respondents opined that the government should provide some

special privileges for trade and business between the two countries. 8% of respondents opined that the Bangladesh government needs to offer some special privilege for Chinese businessman for investing in Bangladesh.

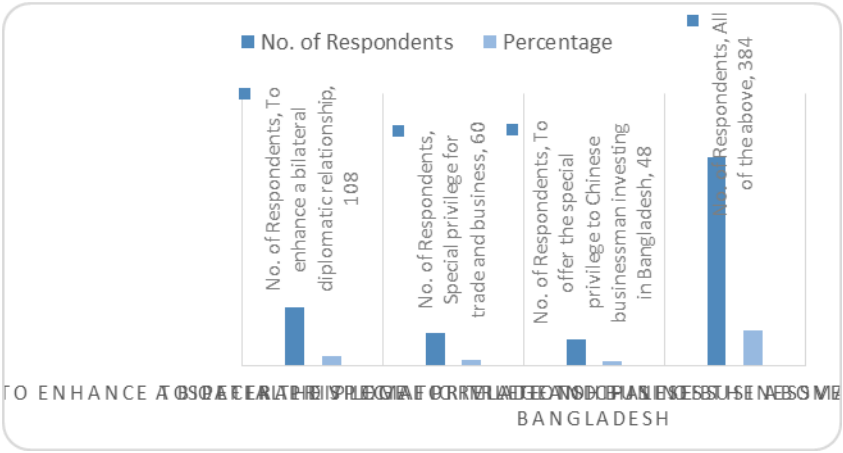


Figure 4.20: Promote China-Bangladesh relationship

Finally, 64% of respondents termed that Bangladesh government needs to enhance a bilateral relationship, special privilege for trade, business and investment that promote China-Bangladesh relationship.

Questions no. 21: Do you think that Bangladesh-China economic cooperation is important to establish strong economic and diplomatic ties between the two countries?

Table 4.21: Strong economic and diplomatic ties

SL	Response	No. of Respondents	Percentage
1	Yes	492	82.0
2	No	12	2.0
3	May be	78	13.0
4	I am not sure	18	3.0
5	Total	600	100.0

Bangladesh-China economic cooperation is played an important role in improving the situation of both countries. 82% of respondents termed that Bangladesh-China economic cooperation is important to establish strong economic and diplomatic ties between the two countries, but 2% of respondents are not.

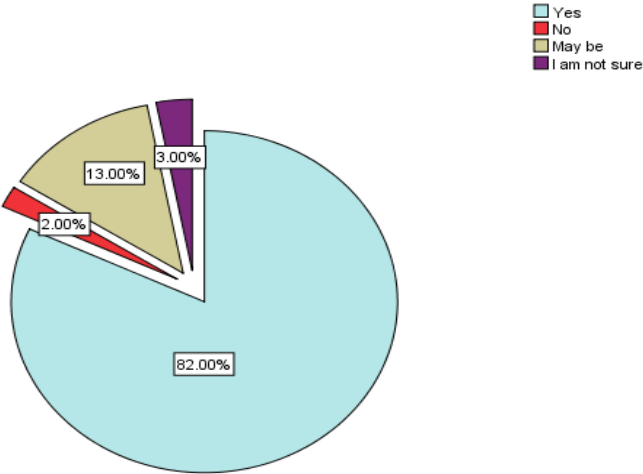


Figure 4.21: Strong economic and diplomatic ties

13% of respondents opined that there may be some economic and diplomatic ties between the two countries and 3% of respondents are not sure about it.

Questions no. 22: In your opinion, what would be the future of China-Bangladesh economic cooperation?

Table 4.22: The future of China-Bangladesh economic cooperation

SL	Response	No. of Respondents	Percentage
1	Poor	6	1.0
2	Fair	54	9.0
3	Average	93	15.5
4	Good	267	44.5
5	Excellent	180	30.0
	Total	600	100.0

From the above-mentioned table, 1% of respondents opined that there is a poor relationship between China-Bangladesh. 9% of respondents viewed as fair, 15.5% of respondents as average, 44.5% of respondents as good and 30% of respondents as excellent.

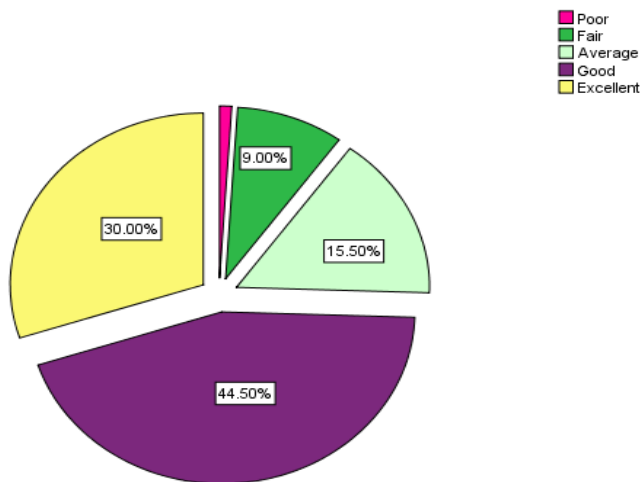


Figure 4.22: The future of China-Bangladesh economic cooperation

China-Bangladesh has good economic cooperation between the two countries. In the future, there will be an excellent relationship between China-Bangladesh. The economic relationship will enhance the bilateral trade, infrastructure, human resource, military, technological and GDP.

Conclucation

Economic cooperation between Bangladesh and China was broadly strengthened during the Ziaur Rahman regime, and since then this trend has continued until the current regime of Sheikh Hasina. Since China recognized Bangladesh as an independent nation, cooperation between the two countries has developed gradually and systematically. Strong political will, deep mutual economic interests, strategic location of Bangladesh, as well as cultural connections since ancient times have contributed to taking these relations to a new level; declared that they would conclude a "closer comprehensive partnership" in 2011. To become a middle-income country, Bangladesh badly needs inclusive economic development, and evidently China, 100 miles from its neighbor, is keenly interested in accelerating Bangladesh's development, obviously not without her own interests. China implements the "neighborhood policy", an innovative idea that wants to maintain future economic growth and achieve favorable economic cooperation to build a common destiny with neighbors. The prospects for a strong economic partnership between Bangladesh and China are huge. Bangladesh is of great strategic, geopolitical and economic importance to China. Bangladesh has become China's third largest trading partner in South Asia, and China has become Bangladesh's largest trading partner ahead of

India. China needs Bangladesh to maintain a balance of power in the region. The geographical location of Bangladesh made it crucial to maintain good relations in China if China wants to test India's dominance in the region. Bangladesh supports 'one China's policy'. This means that Bangladesh considers Taiwan as a province and an integral part of China. It opposed Taiwan's membership in many international and regional organizations and supports the peaceful reintegration of Taiwan with China. It supported China in achieving observer status in SAARC, in order to become a member of the UNESCO Board. China has also supported Bangladesh to get involved in the World Food Organization and become a member of ADB. Bangladesh recognized China as an important factor in formulating Bangladesh's foreign policy. China's support towards Bangladesh regarding the distribution of water in the Ganges and India has established China as a trusted friend of Bangladesh. However, everyone knows that Bangladesh is a less developed country and for several reasons the country is vulnerable. Its energy reserve is insufficient and has infrastructural weaknesses, which were the main problem for the country's development. Observing the economic relations between Bangladesh and China, it seems that both sides play an important role in the development of mutual economy. Being economically developed, China's willingness to cooperate within Bangladesh in the infrastructure, textile, energy, information technology, health, education, telecommunications, defense, rail communication and maritime sectors has given Bangladesh a good development opportunity. Undoubtedly, Bangladesh will benefit a lot from cooperation with China. China's interest is to enable developing countries to cope with economic development, globalization challenges, defense capabilities, environmental challenges, etc. In addition, due to BCIM-WE and OBOR, Chinese investors have also expressed interest in investing in the development of international airports and seaports., waterways, roads and highways. The importance of their relationship is very apparent when China wants to balance power structure in South Asia, using Bangladesh as an important factor and trying to set aside the dominance of other countries in South Asia. In addition, very recently, on conditional terms, the Chinese embassy in Dhaka decided to issue a Bangladesh visa on arrival on certain conditions. China's "port visa" in China can be easily accessible for urgent human needs, commercial work, project repairs, tourism or any other rescue work, which is a positive sign for the developing Bangladesh-China economic cooperation.

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Mohammad Yunus' Ideas of Social Business: A Critical Defence from Islamic Moral Economy Perspective

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Abstract

Social Business is an innovative idea in modern business, conceived and officially introduced by Nobel Laureate Muhammad Yunus. Its primary objective is to establish a world without poverty. In contrast, to provide a genuine understanding of the Islamic system of economics and development strategies, the Islamic moral economy emerged in the late 1960s and early 1970s. However, this paper presents a critical analysis of Yunus' concepts on social business, including its underlying principles and operational strategies, compared to the principles of Islamic Moral Economy. This study explores the potential for Islamic Financial Institutes to integrate Social Business concepts while upholding Islamic values within the context of global economic policy. Finally, the paper outlines the core principles and mechanisms of social business from the perspective of the Islamic moral economy.

Keywords: Social business, Islamic Moral Economy, Comparison, Islamic Social Business, foundational principles, mechanism etc.

1. Introduction

The phenomenon of global capitalism displays a complex depiction characterized by remarkable advances in economic development, productivity, creativity, and innovation. Despite its material success, the system must ensure it delivers on its promised subjective well-being and expected social benefits. Unfortunately, it has failed to do so socially, morally, financially, and environmentally. This is because it has widened the gap between the rich and the poor, by rewarding capital owners more than the overall growth of the economy. In this circumstance, many multinational companies (MNC) are showing interest to fight against poverty through corporate social responsibility (CSR). Nevertheless, CSR of a company in a capitalist model cannot fulfill the demand of society to be served for the welfare of people at large. They focus on profit maximizing and ignore the other aspects of life. They also failed to solve the social problems. In the Western world, the various institutions of social businesses were created to both support capitalism and tackle social problems. Selfishness and selflessness are said to be the two main motivations of people, according to Yunus (2019, 2010), (Nurullah, 2023). While people do pursue financial success through business, there are also models where the objective is to achieve a particular social benefit as opposed to maximizing financial success, such as feeding the populace. Muhammad Yunus, the co-founder of Yunus Social Business, first established microfinance in his homeland of Bangladesh through

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Grameen Bank. This innovative approach to fighting poverty gained worldwide recognition and earned Muhammad Yunus and Grameen Bank the Nobel Peace Prize. Muhammad Yunus founded Grameen Bank, which was the first of several social businesses. His goal was to create financially sustainable business solutions for social and environmental issues. After Grameen Bank's success, he used the same social-business model to establish other social businesses in Bangladesh. These included Grameen Shakti, a provider of affordable renewable energy, and Grameen Eyecare Hospital, which offers low-cost health services to underprivileged communities. Additionally, he partnered with corporations to create joint ventures that incorporated social value and innovation. One such example is Grameen Danone Foods, which he co-founded with French FMCG Company Danone. The joint venture produced nutrient-dense yogurt at an affordable price, providing children in Bangladesh with essential nutrients. (Yunus 2009, 2010)

The Islamic Moral Economy (IME) differs from both capitalist and socialist economies as it encompasses all transactions in human life, not just those in the market. IME has been practiced since the early days of Islam and has been revived, particularly since the 1960s, due to reform movements in the Muslim world. As a modernist movement, IME has been socially constructed based on the 'socially' understood meaning of Islamic ontology, with '*adalah*' (justice) and *haqq* (right) being the core principles of the economic system. These concepts serve as both objectives and operational principles for the IME. (Asutay, 2007, 2013)

In this context, it is dare to compare between the Yunus' ideas of social business and Islamic moral economy. Therefore, in this paper, we conduct a thorough examination of Yunus' social business concepts, analyzing the underlying principles and operational strategies. We then draw comparisons to the principles of Islamic Moral Economy and explore whether Islamic Financial Institutes can incorporate Islamic Social Business concepts to uphold Islamic values within the context of global economic policy. Finally, we precisely delineate the fundamental principles and mechanisms of social business through the lens of the Islamic moral economy.

2. RESEARCH METHODOLOGY

This research is primarily based on both primary and secondary data. To collect the primary data, the researcher conducted in-depth interviews with three scholars, including an *Alim* of *Madrassa* education, a professor of Islamic studies in a private university, and an associate professor of economics in a private university. The researcher utilized their knowledge, wisdom, experiences, and observations to compare Yunus social business (YSB) with Islamic moral economy. The secondary data was obtained through library research and a survey of office documents from textbooks, websites, research papers, journals, and news agencies on social business, Islamic social business, Islamic economics, Islamic moral economy, and Islamic finance. This is a qualitative study that uses a descriptive and comparative analytical approach.

3.1. DEFINITION OF SOCIAL BUSINESS

According to Yunus (2019, 2010), a social business (SB) is motivated by a cause. In this type of business, investors and owners can recover their initial investment, but they cannot receive any dividends beyond that point (Nurullah, 2023). The main purpose of the investment is to achieve one or more social objectives through the operation of the company. This means that investors are not seeking personal gain. The company needs to bear all expenses, generate profits, and also fulfill social responsibilities such as offering healthcare, housing, financial services, providing food to undernourished children, ensuring safe drinking water, and promoting renewable energy, among others. An SB functions like a typical business, with offerings, patrons, sales channels, costs, and profits. It provides commodities or amenities and reimburses investors, but its ultimate objective is to benefit the community and enhance the welfare of underprivileged individuals. (Yunus 2019, 2010).

A Social Business can roughly be characterized by the following properties (Yunus, 2013):

- a. It is imperative that the company recovers all of its costs in order to achieve self-sustainability.
- b. Although the company is permitted to earn profits, it must reinvest them to further enhance the social benefits it provides. The owner shall not receive any profits or dividends.
- c. Social business differs from profit-maximizing businesses in their primary objectives. While generating profits is desired, the primary aim of an SB is to achieve social objectives rather than personal gain. Additionally, business owners do not receive dividends from the business's profits, if any.
- d. SBs are also distinct from non-profit organizations or foundations that rely on donations. Unlike these entities, SBs are self-sustaining, do not have an owner, and generate income through business activities.
- e. It's worth noting that an SB is not the same as a social enterprise or social entrepreneurship, which may be a non-economic initiative, a charity initiative, or a business initiative with or without personal profit.
- f. Microfinance is a type of SB that has the potential to alleviate poverty.

3.2. TYPES OF SOCIAL BUSINESST (SB)

There are two types of social businesses as proposed by Dr. Yunus (2009, 2013). The first type focuses on providing a product or service that has a specific social, ethical, or environmental goal. A well-known example of this type is Grameen Danone, which was established in 2005. The second type is a profit-oriented business that is owned by underprivileged members of society, such as the poor. These individuals can benefit directly from receiving dividends, or indirectly through other means, such as with Grameen Bank (GB).

3.3. Seven Principles of SOCIAL BUSINESST

Social business operates on seven principles as defined by Yunus (2013). These principles outline the purpose of social business and its mode of operation. They also highlight the key areas of focus for individuals or organizations looking to venture into this field while defining how financials should be managed.

Social business operates based on seven principles, as established by Yunus in 2013. These principles define the purpose and operations of a social business, as well as the priority sectors and financial management strategies.

- a. The first principle outlines the purpose of a social business, which is to address issues such as poverty, education, healthcare, nutrition, environment, and technology access for the marginalized, rather than solely focusing on profit or maximizing shareholders' wealth.
- b. The second principle emphasizes financial and economic sustainability, both for the organization and the people it aims to serve. Social businesses are not allowed to accept funds from external sources, such as grants or NGOs, and those who run the business are expected to invest.
- c. The third principle governs the return on investment, stating that investors in a social business cannot take money beyond their initial investment, and no dividends are given on the investment. Any excess earnings are reinvested to scale and improve the business, reaching more people or improving the quality of services.
- d. Social businesses are also responsible for environmental well-being, playing a significant role in improving the environment directly or indirectly by ensuring their operations do not harm it.
- e. Employees of social businesses are compensated fairly according to industry standards and provided with better working conditions.
- f. As social business does not prioritize profit maximization, only those passionate about contributing to society and the environment will run such a business, creating a joyful atmosphere rather than a stressful one.

3.4. Social Business Model

A successful business model typically has three components: value propositions, constellations, and a profit equation. The SB framework also includes these components, but with some differences in their structures. The SB model places a greater emphasis on targeting various stakeholders and expanding the value proposition and constellation beyond just the customer. Additionally, it prioritizes achieving social profits through a comprehensive ecosystem view, resulting in a social profit equation that is distinct from traditional business models. Lastly, the economic profit equation focuses on total cost and capital recovery, rather than financial profit maximization. These changes are illustrated in Figure 1. The primary point of differentiation is the social profit equation, with traditional businesses

primarily focused on earning profits for their shareholders, while SB models strive for social and environmental benefits. (Yunus, 2010)

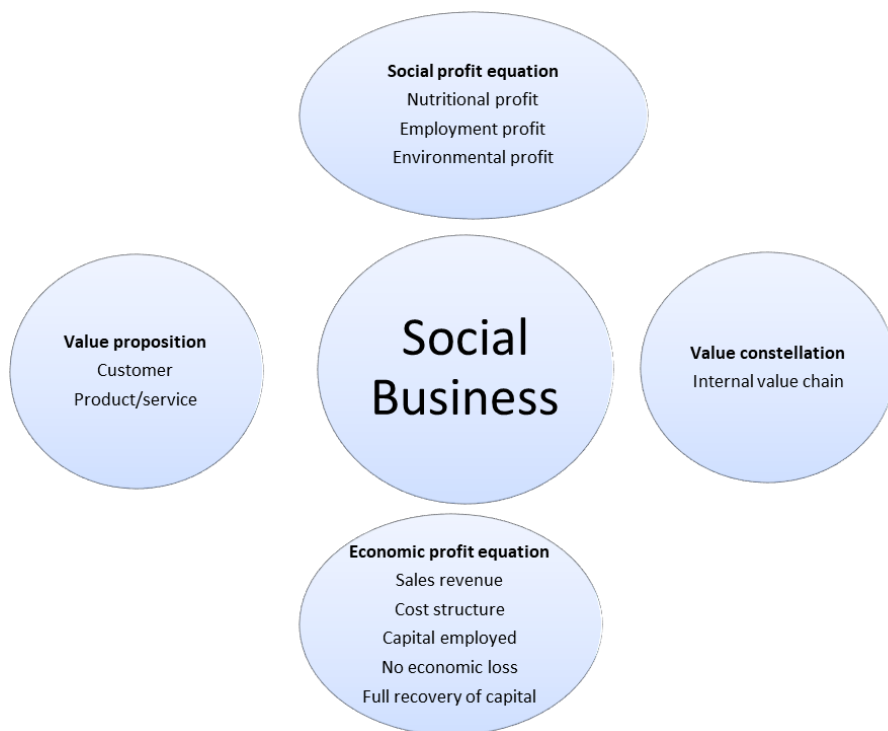


Figure 1: Components of SB model

4. A Comparison between SOCIAL BUSINESS and ISLAMIC MORAL ECONOMY

The concept of Social Business is an innovative and sustainable initiative that aims to eliminate poverty through business practices. According to Kabir's (2013) research, 73.4% of respondents believe that Social Business aligns closely with the Islamic perspective on business, as both prioritize the well-being of society and humanity over shareholder profits. In this article, we will examine some aspects of YSB that share similarities with the principles of Islamic moral economy. However, there are certain elements within Yunus Social Business that appear to conflict with the principles of Islamic moral economy. In order to better understand these similarities and contradictions, we have created tables outlining both the similarities and contradictions of YSB to Islamic principles.

Table1: Similarities of Yunus Social Business with Islamic Moral Economy

SL	Theme	Yunus' Social Business	Islamic Moral Economy
1.	Business	SB is a cause-driven business. Everyone can do and participate in social business.	Business is permissible.
2	Objective	The business goal is to address and find solutions to social problems.	One of the objectives of IME
3.	Sustainability	The model should be sustainable.	IME is sustainable
4	Profit	Investors are entitled to receive only the money they have invested.	<i>Qardhasan</i>
5	Business Expansion	Money will be reinvested for the expansion.	Business Cycling System is permissible
6	Environment	The business should be environment friendly.	Encouraged
7	Wage	Better wages should be provided	Encouraged
8	Joy	The business should be done with joy.	Encouraged
9	Joint venture	GB established partnerships with Danone and Veolia.	Musharaka and Mudharaba are the best business tools of IME
10	Funds	SB creates investment funds.	<i>Zakat, sadaqah, awqaf, qardhasan</i>
11	Ownership of poor	Poor can be owners of company.	Encouraged
12	Microfinance	Microfinance is another form of SB.	Shari'ah recognized microfinance

4.1. Similar Contents of Yunus' Social Business with Islamic Moral Economy

a. Business

SB represents a cause-driven enterprise that operates distinctively from profit-focused corporations and non-profit organizations. Even though investors/owners can recover their initial investment, they are not authorized to receive any dividends beyond that limit. All the respondents argued that in Islam, generally every business is permissible as Allah says, "But Allah has permitted trade and has forbidden interest". (Al-Qur'an, 2;275)

b. Objective

The aim of social business is to address issues like poverty, health, and education, rather than solely focusing on profit maximization. Islamic moral economy, on the other hand, emphasizes the concept of *khalifa* (the vicegerent of Allah) on Earth, who are responsible for fulfilling their duties of ensuring wellbeing, as defined by the 'objectives of the *Shari'ah*'. Throughout history, Islam has introduced various tools to eliminate poverty and resolve social problems, such as *zakat*, *qardhasan*, *awqaf*, and voluntary *sadaqah*. Additionally, several verses in the Qur'an urge Muslims to take care of orphans, widows, the indebted, and those in need. (see Al Qur'an 2:83, 2:215, 2:240, 2:280, 4:36, 8:41, 76:8)

c. Sustainability

For ensuring a successful social business, it is important that the SB model is to be both financially and economically sustainable. All respondents argued without any differs that in Islamic finance, there are specific concepts related to money and

capital, which focus on the connection between risk and profit, and the responsibility of financial institutions and individuals towards society. To achieve this, Islamic finance uses methods like *murabaha*, *mudaraba*, *ijara*, and *musharakah*. Additionally, *awqaf* and *qardhasn* can also contribute to the sustainability of the social business.

d. Profit/Cost

Investors should only receive their initial investment without any additional profit or dividends. Alternatively, social investors may recoup their costs through one of the following four methods as outlined in their agreement. (Yunus, 2006, 2013):

- No cost recovery
- Some cost recovery
- Full cost recovery
- More than full cost recovery

According to the all respondents, these methods do not go against Islamic moral economy. Voluntary *sadaqah*, *zakat*, and *awqaf* do not require cost recovery, but in *qardhasn*, the entire capital or a portion of it should be refunded. *Mudarabah* and *Musharakah* can result in more than complete cost recovery.

e. Business Expansion:

After the investment money has been paid, the profits will be used to expand social businesses. It is seen as virtuous to promote welfare through the growth of social business. All respondents agreed that starting a business is not the ultimate goal in Islam. Instead, it is more important to consider how you achieve it and how you use the returns. They also believe that Islam encourages them to dynamically expand and grow businesses. This is reflected in the following verse, where Allah says, “For, every community faces a direction of its own, of which He is the focal point. Vie (compete), therefore, with one another in doing good works. Wherever you may be, God will gather you all unto Himself: for, verily, God has the power to will anything”. (Al-Qur’an, 2:148)

f. Environment

When it comes to social business, it’s important for the company to prioritize being environment friendly. According to Yunus, the business should cover all costs and still turn a profit while also achieving social or environmental goals. These goals could include providing safe drinking water, implementing renewable energy, reducing plastic pollution, lowering CO2 emissions, or offering healthcare, housing, and financial services to those in poverty in a business-oriented way. Respondents also pointed out that Islam forbids any type of corruption in business, including environmental bribery and corruption such as industrial pollution, environmental damage, and reckless exploitation and mismanagement of natural resources. Allah said: “*And do no mischief on the earth after it has been set in order: that will be best for you, if ye have Faith*” (Al-Quran, 7:85). “*And do good as Allah has been good to*

you. And do not seek to cause corruption in the earth. Allah does not love the corrupters" (Al-Qur'an, 28:77). According to the Qur'an, environmental conservation is not only a social obligation but also a religious duty. Exploiting natural resources is directly linked to accountability and maintenance of these resources. Islam also strongly advocates for a friendly environment, as it prohibits all types of unfairness that harm a friendly atmosphere.

g. Wages of Employees

It is believed that workers should receive fair compensation based on the current market wages. Social businesses should aim to provide better working conditions for their employees. Additionally, all respondents agreed that in Islam, employees should be able to receive the maximum salary possible based on their contribution to the production process. Employers are expected to provide this fair compensation. This belief is reflected in the Prophet's words: "Give the worker their wages before their sweat dries." (Ibn Majah; 2443)

h. Joy

According to Yunus (2013), conducting business should be a joyful experience. Social business in particular is meant to bring pleasure and enjoyment, with the potential for unlimited joy for those who engage in it. Respondents in the present study agreed that Islam promotes treating others with joy and happiness, beginning and ending with the greeting of *salam*. This is linked to a *hadith* where the Prophet emphasized the importance of smiling, as it is considered an act of charity (Ibn Hibban). Frustration can have a negative impact on one's joy, happiness, and faith as Allah says: "Despair not of the Mercy of Allah." (Al-Qur'an, 39:53)

i. Joint venture

According to Yunus (2013), both organizations and individuals can partner with a social business. This includes partnering with other social business organizations, NGOs or charities, investors, technology partners, production partners, human resource partners, distribution partners, and monitoring partners. For example, Grameen Bank established partnerships with Danone and Veolia. In this research, all respondents agreed that Islam encourages joint venture business. In Islam, *musharakah* is a joint venture or partnership structure where stakeholders share the enterprise's revenues and losses. Islamic law prohibits making money through lending interest. However, *musharakah* allows the financier of a project or business to receive a return in the form of a percentage of the actual earnings by a predetermined ratio. This is an excellent way to comply with *Shar'ah* law while allowing businesses to make a shared profit. By utilizing *musharakah*, individuals can obtain both short and long-term financing capital to help grow or expand their businesses.

j. Funds

In order to promote the development of social businesses, it is crucial to establish multiple investment funds, such as the Danone Communities Fund, Yunus Monaco Fund, and IDB Funds, which have been recognized as influential (Yunus, 2013).

Respondents have noted that within the Islamic moral economy, a variety of individual and collective funds, including *zakat*, voluntary *sadaqah*, *awqaf*, *qardhasan*, and other Islamic banking instruments like *mudarabah* and *musharakah*, have been utilized throughout history in the Muslim world to benefit society.

k. Ownership of poor

Transforming a company into a social business is possible by giving full or majority ownership to people experiencing poverty. This approach has been successfully implemented by Grameen Bank, where poor people who are its borrowers own the bank (Yunus, 2013). Each year, the bank's owners receive dividends from the profits generated through banking activities. People with low incomes can obtain shares of the social business as gifts from donors or by purchasing them with their own money (Yunus, 2013). Respondents argue that this approach is consistent with Islamic Moral Economy, which encourages the wealthy to help the poor become self-reliant and self-sufficient by giving them their rightful shares as Allah (SWT) stated in the Qur'an: "And in their (rich) wealth there was a rightful share for him who would ask (beggars) and for the destitute." (Al Qur'an, 51:19)

k. Microfinance:

According to Yunus in 2013, the idea of social business originated from microcredit, which was created to address the challenges faced by impoverished individuals in Bangladesh. Grameen Bank, a nationwide bank with millions of borrowers, provides microcredit to empower individuals to create their own self-employment opportunities. Respondents, similarly, suggested that various Islamic microfinance instruments like *qardhasan*, *sadaqah*, cash *waqf*, *mudaraba*, *musharraf*, *murabaha*, and *zakat* could also be used.

Table 2: The Contradictory Contents of YSB to IME

SL	Theme	Yunus' SB	IME
1.	Philosophy	Secular worldview	Islamic worldview
2.	Interest	Interest based	Prohibited
3.	Capitalism	Capitalist-agent	Contradictory
4	Risk	No loss no risk	<i>Gharar</i> is prohibited
5	Success	Worldly	Worldly and after worldly

4.2. Contradictory Contents of Yunus' Social Business to Islamic Moral Economy

a. Philosophy

Yunus runs a social business that operates on a secular worldview. However, he disagrees with the idea that businesses only pursue selfish interests and ignore other important aspects of life, such as political, social, emotional, spiritual, and environmental concerns. In contrast, the respondents strongly believe that the Islamic moral economy is based on a different worldview than the free market capitalism of

the secular perspective. The Islamic worldview serves as the operating system for how Muslims perceive physical, social, moral, economic, and metaphysical realities. The Islamic moral economy, with its axioms, goals (*maqasidiqtisadi*), theories, and policies, is guided by the *Tawhidi* worldview.

b. Interest

The Grameen Bank microfinance model relies heavily on interest rates. However, according to the present study, the respondents believe that the model is based on usury and produced by the capitalistic system, despite being awarded a Nobel Prize. While it claims to help people in poverty, it actually charges them high-interest rates cyclically, sometimes exceeding 50%. This results in the poor paying for their own escape from poverty while transferring funds to the middle class. In contrast, wealthy people in Bangladesh are charged much lower interest rates between 14% and 16%. This is seen as an unfair practice that benefits only certain classes. This study suggests that the Islamic model of financing the poor should be adopted instead. This model would finance the poor at the average market cost of finance without charging higher interest rates. It also suggests that society should provide support to help the poor escape poverty. Interest, or *Riba*, is prohibited in Islam as Allah says, "But Allah has permitted trade and has forbidden interest", (Al-Qur'an, 2; 275). *Ribais* seen as unlawful gain that does not come from productive economic or financial activity. The prohibition of *Riba* aims to promote social justice and economic and social optimality.

c. Capitalism

Based on Yunus' two books, "Creating a World without Poverty—Social Business and the Future of Capitalism" (2007) and "Building Social Business—The new kind of capitalism that serves humanity's most pressing needs" (2010), the respondents disagree with his statement that capitalism is the best economic system known to humanity. They argue that social business in free market capitalism is still driven by self-interest, as evidenced by the high interest rates of Yunus' microcredit programs. The respondents believe that capitalism goes against the IME because it is unfair, or *zulm*. They also think that capitalism promotes greed and selfishness, which become accepted values and recommended behaviors. These attitudes create a barrier to a better future, as the concept of self-interest in free market capitalism prioritizes the interests of animalistic, oppressive, and egoistic selves at the expense of spiritual, social, and moral selves.

d. Risk of Loss

According to the respondents, there is an issue that remains unaddressed in the concept of Social Business as defined by Yunus - the fear of suffering loss. They note that while no business guarantees a profit, social business does not offer a solution for unexpected events. Additionally, they argue that Yunus' social business model pressures customers to pay high rates to ensure profit, which contradicts the principles of the Islamic moral economy. One respondent even describes YSB as an aggressive agent of capitalism. Microfinance organizations are criticized for continuing to collect loan instalments from farmers even after their crops have been

destroyed. In fact, a report by Melik (2010) refers to microcredit as a “death-trap” for low-income individuals. Poor borrowers often take out loans without fully considering the consequences, and 60% of them take loans from multiple sources. Repayments begin at around 15% interest, but can quickly rise to anywhere between 40% and 100%. However, Yunus’ organization has a policy of rescheduling loans in times of natural disaster. Despite this, the respondents strongly believe that Islam prohibits excessive risk in all types of business, and instead promotes true profit-and-loss sharing models that embrace risk and reward reciprocity. The Prophet (SAW) even forbade the business of *gharar* (excessive risk) according to Islamic teachings. (Muslim; 1513)

e. Success

One argument made by respondents is that while Social Business may promote worldly well-being, it is the responsibility of a real human being who seeks spiritual happiness to engage in such endeavors. The respondent also questions the notion put forth by Yunus that people invest in social businesses to share the joy of making a difference in other people’s lives, suggesting that some may be motivated by a desire for social status, which is considered as *ria* or showing off. In Islamic *sharia, ria*’ is completely detestable and graded as *shirk* or great sin. On the other hand, in IME, an individual’s vision, mission, and objective in business is to achieve both success and well-being in this world and the hereafter, which is known as *falah* or *hasanah*.

5.1 The Islamic Foundational Principles of social business

Yunus Social Business (YSB) refers to socially responsible businesses that address social issues. These ventures create social value and solve social problems, such as unemployment, poverty, and illiteracy, while remaining operationally sustainable. Unlike traditional investment models, YSB is a non-dividend and non-loss business model that does not prioritize individual profit-seeking desires (Aydin 2015). Instead, the business reinvests profits to expand or address pressing social needs (Yunus et al. 2010). Although YSB operates similarly to a profit-maximizing enterprise, it does not offer returns to investors, making it unattractive to those seeking quick profits. As a result, YSB relies on philanthropic and charitable funding for startup capital. All respondents strongly believe that the Social Business model is compatible with the IME system due to its economic principles, with some exceptions due to certain prohibited measures under Islamic *Sharia*’. Despite being a new concept in the West, the SB model has been practiced in various forms throughout history in the Muslim world, dating back to the advent of Islam.

The concept of Islamic Moral Economy revolves around achieving human prosperity, welfare, and salvation through the cooperative and participatory management of the earth’s resources. Islamic economics studies the behavior of Muslims in managing resources as a trust to achieve this goal. IME is a scientific branch that contributes to realizing human welfare by allocating and distributing scarce resources in line with the objectives of *Sharia*, known as *Maqasid al-Sharia*. (Asutey, 2007, 2013)

The respondents strongly argued that according to the Islamic Moral Economy perspective, Social Business can bring about a unique understanding of business based on Islamic knowledge sources. This can be developed as a distinct approach to addressing economic and financial problems while also solving social issues in the modern world.

The concept of IME is closely linked to social justice and development, as Asutay (2007, 2013) has stated. In the present study, respondents recommend highlighting the Islamic principles of the moral economy that can be integrated into social business.

- *Tawhid* (Allah's unity and sovereignty): As per Islamic beliefs, the connection between individuals and Allah (SWT) is vertical. Everyone has an equal chance to benefit from the blessings provided by Allah on Earth, which is known as 'social accountability.' *Tawhid* establishes the essential values and principles that should guide social business activities in line with Islamic norms.
- *Al-'adlwa'al-ihsan* (Equilibrium and Beneficence-Socio-Economic Justice): The concept of *Adlwa Ihsan* means providing equality to individuals within the *tawhid* framework by giving everyone their due.
- *Tazkiyh* (Purification): *Tazkiyah* or Purification, according to IME, involves growth in individual, social, economic, and biological aspects in harmony with the stakeholders within the spiritual framework. Its end goal is *falah*, which signifies prosperity in both this world and the hereafter.
- *Rububiyyah*: Rububiyyah is a fundamental concept that pertains to the divine orchestration of nourishment, sustenance, and the guidance of things towards their ultimate perfection. It emphasizes the importance of sustainable growth and development in business, while also ensuring that a harmonious balance is maintained between the various aspects of social life and business.
- *Fard* (Responsibility): In social business, there are certain financial and economic obligations known as "*fard*" that are mandatory to achieve social objectives within the context of *tawhid* and *al-adalahwal-ihsan*. This is because being a responsible member of society means having a functional responsibility towards it. Therefore, any asset owned or managed by private or public entities is connected to social responsibility.
- *Ikhtiyar* (Free will): "*Ikhtiyar*" refers to the belief that humans have free will, which can be adapted based on social needs. This sets functional norms for individual behavior in economic and social activities in social business.
- *Khilafah* and human accountability before God: According to the concept of "Khilafah," human beings were created as God's vicegerents on earth and have a responsibility to fulfill His will by promoting good, forbidding

wrong, establishing justice, and promoting beneficence. This leads to achieving the good life, both individually and collectively.

- *Maqasid al-Shari'ah* or the objectives of *Shari'ah*: The objectives of *Shari'ah*, or “*Maqasid al-Shari'ah*,” provide a legal and rational framework for conducting business activities. These objectives aim to safeguard the well-being of all humans by protecting their faith, self, intellect, progeny, and wealth. Essentially, they provide the motivation for economic activity.

To summarize, the social business idea and its growth should stem from the concept of *tazkiyah*, which focuses on the purification of attitudes and relationships to address economic issues in all aspects of social life. The end goal of *tazkiyah* is *falah*, which means prosperity in both this world and the hereafter. Social business aims to achieve *falah* as the primary objective of life and ultimate success in both transitory (this world) and eternal life (Hereafter). As a result, social business can contribute to the *falah* process for individuals by expanding the social capital in society.

5.2. Mechanisms and Instruments of Social Buiness from Islamic moral economy perspective

A business based on Islamic principles requires a distinct institutional structure and a specific role for Muslims to attain the objectives of an Islamic society. Throughout history, Islam has offered various funds and tools that can be utilized for social business. Nevertheless, the participants of this study identified the following measures and instruments that could impact social business operations:

5.2.1. Positive Measures

Zakat is a positive measure taken to help low-income individuals. It is mandatory for every Muslim who owns a certain amount of wealth, known as *nisab*, which is the amount that remains after fulfilling a year's basic needs. According to the Qur'an, *zakat* (also called *sadaqah*) should be directly given to specified individuals. However, social businesses can be more effective in achieving the ultimate goal of *zakat*. Recent history has proven that *zakat*-funded social businesses, owned by and benefiting *zakat*-eligible individuals, can help more people. *Zakat* is increasingly being used in faith-based development projects that aim to “empower the poor to help themselves.” In essence, *Zakat* money could be invested in constructing factories, farms, and other income-generating projects. *Zakat* aims primarily to enrich the lives of people experiencing poverty and not just meet their basic needs. Philanthropy could provide someone with agricultural land, which would be a sustainable source of work and income for them and their families (Atia, 2011).

5.2.2. Voluntary measures:

Charitable acts such as *sadaqah*, *qardhasan*, and *waqf* are aimed at addressing social issues. *Sadaqah*, which means “benevolence,” encompasses various forms of charity, including *zakat*, *sadaqahjariya* (ever-flowing charity), and *qardhasan*. It is a personal act of devotion and piety that purifies the giver, provided it is done solely to serve Allah. According to the Quran (34:39; 2:271; and 2:272), charity should be

given for the sake of Allah (SAW) and will be generously rewarded. Zakat is compulsory (*fard*), whereas *sadaqah* is voluntary (*sadaqahnafilah*). Both serve similar purposes - to promote social solidarity and cohesion and strengthen unity and brotherhood among Muslims. In Bangladesh, *sadaqah-khairat* is a popular form of *sadaqah* given to the poor people and beggars. However, some argue that this type of *sadaqah* does not enable them to change their poor status. Instead, religious individuals in Bangladesh also give generously to build shrines, mosques, and madrasahs. Additionally, *sadaqah* can be utilized in social business, as some Islamic NGOs operate in Bangladesh.

Waqf, also known as *sadaqahjariyah* (continuous), involves donating an asset with the feature of infinity on a permanent basis. The purpose of *waqf* is to serve the society at large, including providing religious services, socio-economic relief to the needy, education, environmental, scientific, and other purposes. Scholars refer to *awqaf* assets/properties as if they are owned by Allah. Some *awqaf* engage in social business activities to sustain their charitable work, while others rely on their original endowment's regular income. The *waqif* (original owner) no longer owns the asset, and all profits must be used for a specific purpose set by the *waqif*. The *waqf* generates income indefinitely, making it an excellent example for social business, as it cannot be sold or taken back. *Waqf*-based financing institutions can be established to address social issues, and cash *waqf* can be used in contemporary times to serve society's social objectives, including microfinance. The returns from *awqaf* and funds from *sadaqat* can be used to finance productive microenterprises at subsidized rates. Additionally, *zakah* can be given out to the poor for consumption purposes to avoid diverting funds from effective causes. (Atia, 2011)

Qardhasan is a term from the Quran that refers to a type of loan that is given without any interest or extra commission. It is meant to help those who are struggling financially. When someone borrows money through *qardhasan*, they only have to pay back the original amount borrowed. This type of loan is mentioned in several places in the Quran, and it is said that Allah rewards those who give *qardhasan* with multiplied blessings. The respondents of this study believe that *qardhasan* can be used to support micro-enterprises and help people in poverty start and sustain their own businesses. By providing capital, tools, and training, organizations can make it easier for people to get started and succeed. *Qardhasan* may be especially helpful for small social businesses that need a boost to get off the ground.

5.2.3. Prohibitive measures:

Prohibitive measures, such as *riba* (interest) and *gharar* (excessive risk), are prohibited in every types of business. These gains are considered illegitimate because they do not result from productive economic or financial activities. Islamic economics advocates for a system where individuals are encouraged to actively participate in the economy through profit and loss sharing and by taking on and sharing risks, rather than relying solely on predetermined capital gains. *Rishwah* (bribe), *mysar* (gambling) and *nifaq* (cheating) etc. are also prohibited.

5.2.4. Permissible measures:

There are several permissible measures in Islamic finance and banking, such as *mudarabah*, *musharakah*, and *ijarah*. Most of the financial instruments used in Islamic finance were developed through everyday practices. Different mechanisms have been created according to the needs of the market and particular financial institutions. While some instruments were not accepted by all, others were rejected by *Shari'ah* scholars. The most common forms of Islamic financial instruments include *Murabaha*, which is a cost-plus sale used for short-term financing, and *ijarah*, which is a leasing instrument used for financing vehicles, machinery, equipment, and aircraft purchases. There are various leasing forms permissible, including leases where a portion of the instalment payment goes towards the final purchase and ownership transfer to the lessee. *Mudaraba* is a profit-sharing agreement similar to an investment fund, and *musharaka* is similar to a joint venture where both entrepreneur and investor contribute to the capital and agree to share the returns and risks. Additionally, deferred-payment sale and deferred-delivery sale contracts, as well as spot sales, are used for credit sales. (Iqbal, 1997)

Both *murabaha* and *ijara* can be utilized to finance social businesses and social entrepreneurship. Islamic banks must prioritize companies that produce social or shared values, and use Corporate Social Responsibility (CSR) indicators in funding decisions. Additionally, *mudaraba* and *musharaka*, two crucial instruments of Islamic banking, can also be used to finance for-profit social business and social enterprises. (Aydin, 2015)

6. Conclusion

In this paper, we explore the relationship between YSB concept and the IME. Our argument is that YBS model has emerged as a way to save capitalism, despite its critiques of the system. It may seem paradoxical that he both criticizes and defends capitalism, but he advocates for the restoration of the moral sentiments of Adam Smith. Dr. Yunus founded Grameen Bank and over 50 other companies in Bangladesh, as well as a number of Social Businesses in several countries. These endeavors have made significant contributions to socio-economic development worldwide. The social business model aligns with the Islamic moral economy perspective in that both prioritize social and human welfare over shareholder dividends. However, Dr. Yunus' interest-based financing approach contradicts the principles of the IME.

A successful social business model aims to solve social problems through business, which includes the value proposition, value constellation, economic profit equation, and social profit equation. The Islamic social business may also include these four components, in addition to a moral filter that aims to develop the individual's *Khilafah*. This filter is achieved through the practice of '*ibadah*' in individual and social life based on *tawhid*. The goal is to establish effective moral filters at different levels of life and activity, along with institutions that ensure economic development and social justice in society. Islamic social business should involve creating *zakat*, *sadaqah*, *qardhasan*, and *awqaf* funds while strictly prohibiting *riba* and *gharar*. The

aim of social business is to achieve worldly happiness and well-being, while Islamic social business aims for both *Falah/Hasana* (success/well-being) in this world and the hereafter.

In the current global context, a new type of social business called Islamic social business is necessary. This model is well-suited to an Islamic economic and moral system due to its compatibility with the Islamic worldview. The *Tawhidi* paradigm of moral economy provides intrinsic reasons for pursuing this type of business, as certain economic axioms support it. Interestingly, while the social business model is new to the West, it has been practiced in various forms in the Muslim world throughout history. *Zakat*, *sadaqah*, and *qardhasan* are all available to support social business, as are some Islamic banking instruments. It is important for Muslim countries and Islamic organizations to embrace this model for sustainable development and to improve the well-being of society. Additionally, the systems should engage and negotiate with traditional economic systems creatively and dynamically in their respective communities, in line with the IME.

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The Constraints of Quality Education in Bangladesh's School System and the Necessity of Taking Actions

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Abstract

Quality education encompasses not only academic knowledge but also character development. Character development is essential since it teaches values, ethics, and important life skills. It helps to build a person's moral character and make them an outright responsible person for the betterment of the country. Unfortunately, Bangladesh encounters several obstacles in developing moral character and values among its students. The focus on just academic success in schools makes it hard for students to develop values, care for others, and be responsible. Traditional norms, socioeconomic disparities, and a rapidly changing society are also responsible for creating obstacles in passing on universal values and developing ethical behavior among students. The purpose of this study is to identify the determinants of quality education in Bangladesh's education systems in terms of character development, ethical reasoning, and the making of empathetic citizens. This study will highlight the constraints behind developing the character of students of good nature and will emphasize taking action to address those problems.

Keywords: Quality Education, Character Development, Moral Values, Social Responsibility

Introduction

Education is indeed the backbone of a nation, but the statement gains greater truth when combined with the term "quality". Quality education is essential for a prosperous nation. While many individuals may possess formal education, it is essential to emphasize the importance of character development alongside academic learning. Education should not be used as an instrument for the prosperity of a nation but as a strong foundation for individual growth and societal progress. Quality education, as the study suggests, is the education of the development of a good character through education process itself. Education that has moral significance in it and which helps a person to gain control over his desire and also helps to attain responsibility for the development of a nation is quality education. Every developed nation and nation that is developing has made education their priority.

Education helps to build a nation more efficiently. It works as a tool for shaping and developing an individual's lifestyle. "Education refines human thoughts, broadens their outlook, and enriches them with knowledge, and all these returns motivate non-educated people to educate their descendants so that they can benefit from such returns in the future." (Moniruzzaman, M., & Emran, S. J., 2021, p. 38). Education that lacks character development will fail to achieve such returns. People will be able

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to read and write but their knowledge will be empty. Knowledge is of no worth if that knowledge fails to develop a person's moral character. An educated person with great moral values helps society to grow for the future. Education plays an important role in societies, offering various benefits such as faster innovation and economic growth, improved functioning of institutions, greater social mobility between generations, higher levels of trust within societies, and a lower possibility of conflicts. (Azevedo et al., 2019). To achieve quality education, there are some pre-requisite conditions to be fulfilled. Such as, the quality of teachers, the method of teaching, curriculum development, parental involvement, educational policy etc. This study will focus on exploring the quality of education in regards to character development and will try to propose suggestions that will help Bangladesh's education system to bring changes in its system that will ensure quality education.

Objective of the study

This study aims to provide a comprehensive understanding of the ethical aspects of education as well as practical strategies that can be adapted and implemented to enhance the education system for students in Bangladesh.

Following that the objectives of the study are:

1. To identify the constraints of quality education in terms of character development that will help us to understand the necessity of moral education for the students of Bangladesh.
2. To examine the specific strategies that will lead to improved access to quality education, that is moral education, for students, and to propose actionable recommendations.

Articulating Character Development as the Fundamental Aspect of Quality Education

There are many aspects of education that can be identified as the pre-requisite of quality education. "Quality of education would be viewed differently depending on the learning goals underpinning a country's stated vision of education and subsequent policies in curriculum and instruction." (Leu, E., 2005, p. 26). For example, good infrastructure, a good environment, sports facilities, hygiene, etc. all are necessary for quality education. These are all external things to improve educational activities. But the real quality of an education lies in the development of a character. And this development should be taken place from childhood. "If the bad habits are not corrected at a tender age, the risk is they can never be completely removed." (Adamson, 1922, p. 29).

Quality education promotes the development of ethical and moral values in students. It emphasizes integrity, honesty, responsibility, empathy, respect for others, and a sense of social justice. It often includes specific character education programs or initiatives that are integrated into the curriculum. These programs focus on teaching and reinforcing positive character traits, values, and virtues. The people who direct this features towards students are teachers. Character development is very necessary for an education system to be successful. There is an important role of tutor for

proper education system. It was presented by John William Adamson's following statement.

If education is so important to each individual, then the tutor should possess certain qualities enabling him to successfully accomplish the noble tasks assigned to him. The tutor is sort of a second parent to the child, he needs to be well-mannered, calm, and cautious especially in point of administering punishments. To have authority over the child, he should be treated with respect by the parents, not to be looked down upon by the young generation. The tutor's behavior should be exemplary, in perfect concord with the concepts he teaches, as otherwise he would only pervert his pupil: evil deeds are easier to imitate than good advice without personal examples, supported by appropriate facts. (Adamson, 1922, pp. 70-71).

In Plato's *The Republic*, character development plays a significant role in his overall philosophical and political theories. Plato believed that the development of an individual's character is crucial for the creation of an ideal society governed by philosopher-kings. And it is possible only by education. To him education means perfect education which is actually the simultaneous development of body, mind and spirit. Plato introduces the concept of the tripartite soul in *The Republic*. He argues that the ideal character is one in which reason rules over spirit and appetite. Character development, according to Plato, involves harmonizing these three elements in a balanced way. Character development centers on the cultivation of virtues such as wisdom, courage, temperance, and justice. Virtue is seen as the key to achieving a harmonious and just society. By cultivating these virtues in themselves, individuals can contribute to the betterment of the entire community. (Plato, 1970).

Bertrand Russell in his book *On Education* says that the right moment to begin the requisite moral training is the moment of birth, because then it can be begun without disappointing expectations. To him the purpose of education is to develop excellent character. He insists on treating the youngest baby with respect, as a person who will have to take his place in the world. He suggests not to sacrifice a child's future for our present convenience, or for our pleasure in making much of us. The one is as harmful as the other. A combination of love and knowledge is necessary if the right ways are to be followed. According to him, the basis of an ideal moral character is formed on four characteristics namely, vitality, courage, sensitiveness and intelligence. Russell believes that by proper physical, emotional and intellectual care of the young these attributes can be attained to develop a good character. (Russell, B., 2009).

Johann Friedrich Herbart believes that education should not only be about acquiring knowledge but also about cultivating virtues and ethical values in individuals. He emphasizes the importance of moral and character education as a fundamental aspect of a comprehensive education system. He believes that character development can be enhanced through the deliberate cultivation of virtuous habits and the integration of moral principles into the student's mind through repeated exposure and reflection. He argues that moral education should focus on providing students with a solid foundation of ethical principles and values, which they can use as a basis for making moral judgments in their daily lives. He believes that teachers should serve as moral guides and role models for their students. (Herbart, J. F., 1895).

According to T. W. Moore, moral education entails the dissemination of knowledge to affect behavior, necessitating that students develop moral understanding. Children need to be taught and imbued with moral principles since they lack an innate sense of morality. This technique falls under the category of moral pedagogy, which has two major objectives: (a) introducing moral language, which is analogous to introducing concepts and guidelines for moral principles; and (b) promoting moral behavior by upholding these guidelines, also known as moral training. Moore argues that moral education should be combined with moral training for youngsters. According to him, the fundamental goal of moral education is to help students comprehend and embrace rules and ideals by explaining their justification. Together, moral education and moral training are necessary since one without the other is useless. Learning moral principles and explaining their justifications is the definition of moral education. Moral education is not a required topic in the same way that standard academic disciplines are in the school curriculum. However, it plays a unique and significant function in influencing how pupils develop morally. (Moore, T. W., 2010).

These ideas from various philosophers help us understand how crucial it is to teach good morals to create a peaceful society. They also show us ways to teach this kind of education that can make the world better. In terms of developing good character Plato, Herbart, and Moore emphasize teaching good qualities and values. Russell also talks about developing a good character focusing on a person's qualities. Herbart and Moore suggest teachers should guide students to be good and be role models while Russell suggests we start teaching morals when people are born. According to them, the real success of education lies in the making of true human beings who possess values, ethical reasoning, integrity, honesty, responsibility, empathy, respect for others, and a sense of social justice.

Methodology of the Study

This study employed a secondary data analysis approach, drawing from a variety of sources such as NGO and governmental reports, statistical records, scholarly articles, news publications, and other relevant literature. In this study, data was thoroughly examined to ensure that only relevant data was used for the analysis. Key search terms included 'Quality Education', 'Character Development', 'Moral Values', and 'Social Responsibility'. Utilizing a thematic analysis approach, the selected secondary data were categorized based on the common themes of education policy, ethical considerations and best practices in providing quality education to children.

Constraints of Quality Education in Bangladesh

Since we have made it clear that this study will focus on the quality of education regarding character development we will consider factors that are related to these. Several factors can contribute to a lack of quality education, but the lack of a proper education policy, lack of quality teachers, method of teaching and curriculum stand out as the most crucial factors.

1. **Education Policy:** The National Education Policy of Bangladesh (2010) only mentions "character building" as one of the goals of education. However, there is no clear definition of what "character building" means, and there are no specific

guidelines for how it should be taught in schools. Instead, the focus is on academic subjects such as math, science, and English. In terms of moral education religious books are introduced hoping that by gaining religious values students will attain moral education. This lack of focus on moral education means that students are not given the opportunity to learn about important moral values such as honesty, integrity, and respect. The National Education Policy of Bangladesh emphasizes the importance of academic achievement, and there is a lot of pressure on students to perform well in exams. This focus on academic achievement can leave little time for moral education, which is often seen as less important.

2. **Curriculum:** The curriculum plays a crucial role in shaping the educational experience of students. In Bangladesh, the curriculum lacks relevance to real-world challenges and fails to align with modern educational trends and global standards. Outdated and overcrowded curricula prioritize content memorization over practical application and skill development. A highly centralized curriculum limits opportunities for teachers to engage in meaningful collaboration among them, which in the context of Bangladesh is intensified by the fact that many teachers struggle to comprehend the curriculum which in turns lead them to minimal discussions. (Thornton, H., 2006). Moreover, the curriculum does not adequately address critical areas such as critical thinking, problem-solving, and ethical reasoning which are essential for student's future success. The curriculum's outdated content does not address ethical challenges and societal needs. Additionally, the lack of emphasis on values like empathy, teamwork, and communication hinder character growth.
3. **Quality of Teachers:** The effectiveness of education largely depends on the quality of teachers. Unfortunately, Bangladesh faces challenges in recruiting, training, and retaining highly qualified teachers. Developing skilled teachers is a prerequisite to quality education. In the U.S. during the time of education reformation, talent and quality were given preference over mere certification in order to recruit and develop skilled teachers to improve teaching quality and student performance. Likewise, Bangladesh's education system also desperately requires skilled teachers, strategies, and a central command to enhance education by training which will help teachers understand how to carry out lessons at all. (The challenge of education reform in Bangladesh, 2023, February 21). Insufficient training and professional development opportunities limit their ability to effectively engage with students and deliver high-quality instruction. Apart from training and professional development there are some instances where the recruitment of teachers is legally condemned. 678 teachers using fake certificates during MPO registration face dismissal, salary return, allowance reimbursement, and criminal cases, as ordered by the Ministry of Education. (www.risingbd.com). This incident is a testament of recruitment policy of Bangladesh that is responsible for the resistance of achieving quality education. Teachers who comes through illegal means are hardly any good to uphold moral values. Besides, teachers who are qualified, tend to leave the job due to the low salaries and lack of incentives resulting in a shortage of experienced and skilled educators.

4. **Ineffective Method of Teaching:** Traditional teaching methods in Bangladesh often rely on rote memorization and lecture-based approaches, which focus more on content delivery rather than interactive and student-centered learning. “Memorization encourages cheating and discourages thinking and so the existing system produces unthinking generations of cheating future leaders. How can one expect Bangladesh to progress?” (Prodhan, M., 2016, p. 19). Almost every classroom in Bangladesh follows a teacher-centered approach, where instructors dominate the lecture while students passively listen. Though character development involves nurturing soft skills such as communication, empathy, teamwork, and leadership, the prevailing teaching methods often prioritize academic achievements over these essential interpersonal skills. The education system places excessive emphasis on high-stakes examinations as the sole measure of success which sidelines character-building aspects that don't directly contribute to test scores. Traditional cultural norms and socioeconomic disparities influence teaching methods. In most cases, cultural norms discourage open discussions or critical questioning, limiting character development opportunities.
5. **Limited Parental Involvement:** The lack of parental involvement in supporting character development is another constraint of quality education. Due to socioeconomic factors, most of the parents prioritize academic success without considering the importance of instilling strong values and character traits in their children's education. Even there are many incidents where parents are seen to be supplied copy for their children. As a result, character development aspects such as ethics, values, and social skills do not develop in them.

These challenges require a multi-faceted approach involving the government, educational institutions, teachers, and other stakeholders to eradicate from the system. Without resolving these issues quality education is almost impossible to attain.

Current Trends of Moral Degradation in Bangladesh

“Moral degradation” is a subjective term, and what may be considered as such can vary from one person to another. It typically implies a decline in ethical or moral values in a society. In Bangladesh, as in many other countries, there have been concerns about various moral and ethical issues. Some examples of moral degradation in Bangladesh, as reported or discussed in the media and by various organizations, include:

Corruption: Corruption has been a long-standing issue in Bangladesh. It includes bribery, embezzlement, and various forms of unethical behavior within government institutions, law enforcement, and other sectors. Highly formally educated bureaucrats of Bangladesh lack moral values that lead them to corruptions. In Transparency International's Global Corruption Barometer 2011 findings, it was revealed that 72% of the respondents acknowledged making bribe payments within the preceding year. The primary beneficiaries of these payments were the police, judiciary, registry and permit services, and land-related services. (Wickberg et al., 2012). In the health sector doctors are also engaged in immoral acts. In an incident, Bangladesh's Health Ministry issued show-cause notices to three doctors, including

the hospital director of Shaheed Suhrawardy Medical College and Hospital, alleging financial loss to the government due to inflated purchases. The doctors over-priced equipment, resulting in a wastage of Tk6.40 crores on operating lights, coblation machines, and anesthesia machines with ventilators. (Report, T., 2020, October 29). In another case, the Anti-Corruption Commission (ACC) caught a deputy assistant engineer employed by the Local Government Engineering Department (LGED) in the act of accepting a bribe from a businessman. The ACC caught the individual red-handed during the illicit transaction. (Desk, F. O., 2018, August 16).

Gender-Based Violence: Incidents of gender-based violence, including domestic violence and sexual harassment, are still prevalent in Bangladesh. Women often face discrimination and unequal treatment. Between January and March 2019, Bangladesh Shishu Adhikar Forum (BSAF) documented 15 cases of students being raped or gang-raped by teachers or staff, with four instances of sexual harassment in schools, colleges, and madrasas. In just 11 days from April 1 to April 11, *Dhaka Tribune* reported nine additional cases involving seven girls and three boys subjected to rape or harassment by school personnel. (Hasan, K., 2019, April 12). A lecturer in the Department of Political Science at Haji Yunus Ali School and College in Ashulia, lost his life on June 25, 2022. The attacker behind this terrible act was a Class X student at the same school. According to the investigation, the student confessed that he committed the crime to impress a schoolgirl when the lecturer had advised him to avoid hanging out with the schoolgirl, which angered him and led to the murder. (*The Daily Observer*, 2022, 30 June). Nusrat Jahan Rafi, 19, tragically died as the victim of sexual harassment by her teachers. After reporting her headmaster's inappropriate behavior to the police, she was lured to her school's rooftop and surrounded by four or five people in burqas who pressured her to withdraw her complaint. When she refused, they set her on fire, intending to stage it as a suicide. Her injuries proved fatal, and she passed away on 10 April 2019. Three teachers, including the headmaster, were found guilty by the court. (BBC News, 2019, October 24).

Drug Abuse: The misuse of drugs and substances, particularly among young people, has been a growing concern. Adolescents in Bangladesh are gradually propelling themselves towards abusive drug addiction. Approximately 2.5 million Bangladeshis are addicted to drugs, among which 80% are young adults ranging from 15–30 years. According to the Department of Narcotics Control (of Bangladesh), drug addiction is rising in the country drastically. 114 patients were treated daily in the year 2019, for instance. The rise is significantly higher than previous years amounting to 104 and 69 in 2018 and 2017 respectively. (Moonajilin et al., 2021).

Fake News and Misinformation: The spread of false information and misinformation through social media and other channels has become a problem, influencing public opinion and decision-making. Social media is being used to spread fake news during the COVID-19 pandemic. And it is found that 92.8% of students received COVID-19-related news and 61% experienced fake news in

many cases. University students performed the role of sharing COVID-19-related news on social media without checking the authenticity of the news in the first place. (Md., Atikuzzaman., 2022). This happens due to the lack of proper education regarding the uses of social media ethically and legally.

Apart from the trends mentioned above Bangladesh has seen its share of political violence also, including clashes between rival political parties, strikes, and protests that sometimes result in injury or loss of life. Furthermore, Bangladesh has experienced incidents of religious extremism and terrorism, posing threats to the security and stability of the country. These incidents are the testament of the lack of universal moral values among the students of Bangladesh. Not only students who are in the learning process lack moral understanding but also many highly educated people of the country. To achieve true success, a country must integrate moral education at all life stages, spanning from childhood to professional careers, in order to safeguard the nation's welfare.

Potential Strategies to Ensure the Quality of Education in Bangladesh

By addressing all the constraints and developing an environment that values character development, Bangladesh can create an education system that focuses not only on academic excellence but also on nurturing well-rounded individuals with strong moral values and character traits. To accomplish such success Bangladesh can modify its education system. To do that some solutions can be put forward.

- 1. Quality Teacher Recruitment, Training, and Support:** Bangladesh government is frequently criticized for its teacher recruitment. Most of the teachers in elementary schools are not highly qualified. There are some reasons for that. The status of an elementary school teacher is not highly regarded in society compared to other government jobs. According to Elizabeth Leu:

In the past, in many countries, both less developed and industrialized, teachers were treated as semiskilled workers unable to make responsible decisions about their practice. They were required to follow instructional prescriptions and highly scripted and rigid teaching procedures and, for their professional development, receive information on how to improve from higher-level education “experts” in centralized workshops. (Leu, E., 2005, p. 20).

This notion of school teacher is still true in Bangladesh which is why highly qualified individuals are indifferent to join schools. Salaries are not attractive for highly qualified candidates. Also, there is no room for doing research and implementing new ideas that a highly qualified teacher hopes for. These things demotivate highly qualified candidates. That's why they aim for getting a first-class job. To change recruitment policy government has to make some changes in the recruitment process. According to the UNESCO report, there are five key areas that contribute to the quality of teachers. These areas are as follows: (1) identifying the right candidates; (2) initial teacher education; (3) continuous professional support; (4) teacher compensations; and (5) proper teacher placement and working conditions. (Leu, E., 2005). Bearing that on mind, government should deploy teacher recruitment policy. Independent salary

structure should be designed for school teachers. At least one person should be appointed in every school who will only do the research to discover new ways of learning methods and will improvise in making the curriculum. Teachers with great moral values should be appointed as students are likely to follow their teacher's footprint. According to Arnon and Reichel:

... students see two types of images of teachers: the image of an ideal teacher and their own self-image as a teacher. Their study revealed that students perceive personal qualities and professional knowledge to be the most significant qualities needed to be an ideal teacher. Personal qualities include general personal qualities, kindness, leadership, and attitude toward the profession; and professional qualities include knowledge of the subject matter and didactic knowledge. (Akareem, H.S., & Hossain, S.S., 2016, p. 55).

The government must need to invest in comprehensive teacher training programs that emphasize interactive teaching techniques, and student-centered approaches.

2. **Decentralization in Education:** Decentralization in education refers to the transfer of decision-making power and authority from central authorities to lower levels of the education system, such as local governments, schools, and communities. We may find this message in the *Priorities and Strategies for Education: A World Bank Review*.

Most education systems are directly managed by central or state governments . . . this central management, extending even to instructional inputs and the classroom environment, allows little room for the flexibility that leads to effective learning. The main ways in which governments can help improve the quality of education are setting standards, supporting inputs known to improve achievement, adopting flexible strategies for the acquisition and use of inputs, and monitoring performance. (World Bank. 1995, p. 4).

Decentralization allows education policies and decisions to be tailored to the specific needs, priorities, and cultural context of local communities. It provides greater flexibility and autonomy to local schools and communities to experiment with innovative educational approaches. Decentralization in education can lead to more responsive, inclusive, and effective education systems. By empowering local communities and schools with decision-making authority, Bangladesh can promote quality education that addresses the diverse needs of its students and contributes to sustainable development at the local level. Some may argue that decentralization has some problems like inequality and disparities among the locals, lack of capacity and expertise, problem in quality control, political interference, etc. To address these problems, it is crucial to implement decentralization alongside strong governance mechanisms and support structures. Adequate capacity-building programs, clear guidelines, and monitoring systems should be in place to ensure equitable resource allocation, quality control, and accountability.

3. **Curriculum Reformation:** Government must review the curriculum regularly and update the national curriculum to make it more relevant, balanced, and aligned with 21st-century skills. "Relevant curricula must ensure that the subject

matter learned is meaningful. Learners are motivated to learn when they know what they are learning for and what use they can make of it, either for their individual development or to contribute to the development of their communities.” (ADEA 2004, p. 17). During the designing of the curriculum the focus should be on promoting critical thinking, problem-solving, creativity, entrepreneurship skills, and most importantly ethical reasoning. We may see an updated curriculum for education in Japan. According to Lingmin Zhang:

Japan has long designed and implemented character education at all levels of education. Japan recognizes the importance of character education beginning in childhood more quickly than adolescence or adulthood. The character education implemented in early childhood in Japan prioritizes the education of personality, aiming at cultivating courage, independence, discipline, responsibility, cooperation, and sociability, and also suggests that character education has not through a particular curriculum but in daily life. (Zhang, L., 2023, p. 52).

Like Japan, Bangladesh needs to focus on moral education and character development from early schooling. Otherwise, all these educations will lead to a society where evil will prevail instead of purity.

4. **Student-Centered Approaches:** The government must encourage active learning strategies, such as group work, project-based learning, and experiential learning that develop critical thinking, collaboration, and problem-solving skills. The most effective way of learning is through experiential engagement, emphasizing real-world experiences over rote memorization. Education should encourage active interaction between teachers and students, allowing them to discover new ideas, concepts, and skills from their surroundings. Personal understanding is built through continuous learning and social experiences, making every empirical experience a valuable educational opportunity. (Dewey, J., 1930).

Conclusion

Quality education as identified in this study concerning character development helps students to prepare not only just academically but also ethically, and socially. It helps students to become responsible, kind, and moral individuals who can immensely contribute to their communities by making wise decisions for the betterment of themselves and of the people of the community as well. When it comes to character development, Bangladesh is faced with some challenges that make it difficult to incorporate character development into the curriculum. And because of that the overall growth of the student's social and moral etiquette falls short. The inefficient integration of moral education in the curriculum of Bangladesh is a longstanding problem. We can find the proof of this in one of a speech of Bangabandhu Sheikh Mujibur Rahman. After the first general election on March 18, 1973, in independent Bangladesh, Bangabandhu Sheikh Mujibur Rahman delivered a speech at a public meeting held at Suhrawardy Udyan in Dhaka. He said that degrees do not define a person's worth but a moral character does. Bangabandhu advocated for a meaningful education system that nurtures true human development. He expressed his

determination to create a generation of wise and knowledgeable individuals. His speech resonated with the need to build a morally strong and educated Bengal. (Noishabdia, N., 2017). But till today we still couldn't manage to develop such education system. The limited focus on character development, lack of teacher training, sociocultural factors, and limited parental involvement are some major causes that hinder the smooth progression of education both in terms of raising the standard of the education process as well as the development of moral character. To build a morally upholding nation, Bangladesh needs to overcome these constraints through the collective efforts of policymakers, educators, parents, and the community. Bangladesh needs to introduce character development into the curriculum, provide adequate teacher training, engage the community, promote student involvement through extracurricular activities, raise awareness among the stakeholders and implement a proper education policy to become successful in the development of quality education.

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Theoretical Approach to the Abuse of Older Adults in Developing Countries

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Abstract

While the number of older adults is increasing worldwide, abuse of them is also growing. However, these two phenomena take different paths in economically developed and developing countries. The existing literature indicates that while developing countries are aging very quickly, they are not prepared to handle the issues related to older adults, particularly the abuse of older adults. This paper underscores the urgency of implementing effective strategies to address elder abuse in this context. The primary objective of this paper is to evaluate the applicability of prevailing theories formulated initially to explain elder abuse in developed countries when applied to the unique circumstances of developing nations. Analyzing existing literature, this paper shows that although some theories are dominantly used to explain the phenomenon in developed countries, they need to explain the issue more adequately in the context of developing countries. Therefore, a different approach is required to explain the phenomenon in the context of developing countries. This paper argues that the political-economic perspective explains the abuse of older adults in developing countries better.

1. Introduction

The swift decline in mortality and fertility in developing countries (Wong et al., 2011) will soon result in a significant shift in the global distribution of older individuals, with an increasing percentage residing in developing nations (Higo & Khan, 2015; Shrestha, 2000; United Nations Department of Economic and Social Affairs, Population Division, 2020). A comparatively speedy pace distinguishes the aging process in this region compared to the aging rate of previously developed nations (Higo & Khan, 2015; Palloni et al., 2002; Wong et al., 2011). Population aging has different social and economic implications (Shrestha, 2000). Although the older population in many developing countries is growing faster than in industrialized nations, developing regions have been less inclined to prioritize aging as a significant public policy issue (Higo & Khan, 2015; Shrestha, 2000). However, the problem of older adult abuse will grow exponentially in the coming years unless preventive measures are set in place (Burnett et al., 2014). Adequately explaining the phenomenon is crucial to initiate appropriate steps to handle issues related to older adult abuse.

Although scholarship has examined abuse of older adults from a variety of theoretical standpoints (Bergeron, 2001; Burnett et al., 2014; Fundinho et al., 2021; Mathew & Nair, 2017; Momtaz et al., 2013), conceptual examinations of this phenomenon lack generalizability to aging adults in developing countries because

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older adult abuse in these countries requires to be explained from the lens of political-economic theory which may offer novel explanations for this phenomenon. This paper argues that a political-economic theory best explains older adult abuse in impoverished countries. Presenting different theoretical approaches that are predominantly used to explain older adult abuse in developed countries, this paper shows that Political-Economic Theory explains older adult abuse better in developing countries.

Older adult abuse and its extent

Older adult abuse is a global issue prevalent across countries regardless of their social and economic condition (Higo & Khan, 2015). However, there is no universally agreed-upon definition of older adult abuse. World Health Organization [WHO] adopted the definition given by Action on Elder Abuse (UK) (1995). According to this definition, older adult abuse-

...is a single or repeated act, or lack of appropriate action, occurring within any relationship with an expectation of trust, which causes harm or distress to an older person. (WHO, 2018)

Like any abuse, older adult abuse infringes on human rights and can result in injury, illness, decreased productivity, social isolation, and psychological distress (WHO, 2002). However, a study by WHO (2002) identified three broad areas of older adult abuse: neglect (abandonment, isolation, and social exclusion), violation (of human, legal, and medical rights), and deprivation (of choices, decisions, status, finances, and respect). Abuse and neglect are influenced by cultural factors, reflecting differences in values, standards, and unacceptable interpersonal behaviors (WHO, 2002).

Older adult abuse has received increasing attention over the past decade as a prevalent problem with severe consequences for the health and well-being of older adults (Lachs & Pillemer, 2004). It is estimated that one in six (or 15.7%) adults aged 60 and older experience abuse (Yon et al., 2017). However, the older adult abuse rate varies significantly from one region to another. An estimate shows that the prevalence of such abuse in developing nations ranges from 13.5% to 28.8% (Sooryanarayana et al., 2013). However, it is also widely claimed that older adult abuse is a highly underreported phenomenon by up to 80% (Lachs & Pillemer, 2015; Podnieks et al., 2010; Saveman et al., 1999; WHO, 2018). Therefore, it is easily understood that the extent of older adult abuse is much more than reported.

Aging and developing countries

The United Nations has classified countries into regions to assess social and economic differences globally (Higo & Khan, 2015). This classification involves a binary division of all countries into developed and less developed regions, with the former comprising economically advanced nations in Europe, North America, Australia, New Zealand, and Japan, while the latter encompasses the rest of the economically underdeveloped countries (Higo & Khan, 2015). The aging of populations varies between these two groups of countries. While many developed

countries have already aged, and population aging took place very slowly, developing countries are experiencing more rapid aging (Shrestha, 2000; Higo & Khan, 2015).

Due to the development of medical technology and other socioeconomic development, life expectancy in developing countries is increasing (Barikdar et al., 2016; Wong et al., 2011). The proportion of older people (60 years and older) in the global population has risen from 9.2% in 1990 to 11.7% in 2013 and is predicted to reach 21.1% by 2050 (United Nations, 2013). Developing countries are home to approximately two-thirds of the world's older population, and projections suggest that by 2050, nearly 8 in 10 older adults will reside in developing countries (United Nations, 2013).

Population aging has significant social and economic consequences. Studies show that the prevalence of diseases and disability increases as populations age (Barikdar et al., 2016; United Nations, 2013). Aged people face various health problems and need services (Shrestha, 2000). In developing countries, older adults face even more problems due to different socioeconomic realities (Higo & Khan, 2015). Poverty rates among older people are high in several developing countries (United Nations, 2013). While labor earnings of older persons are an essential source of economic support in old age in these countries, labor force participation among older adults is decreasing (United Nations, 2013). Inadequate social security is another reality in these countries (Barikdar et al., 2016). On the other hand, the growing trend toward nuclear families will put older parents in a dilemma, and the financial and social support that is essential for them is yet to be emerged (Barikdar et al., 2016).

Methodology

This paper aims to delve into the theoretical framework surrounding elder abuse among older adults in developing countries. While numerous theories have been proposed to elucidate older adult abuse in developed societies, many of these theories fall short of adequately explaining the phenomenon of elder abuse in the context of developing countries. The paper critically examines dominant theories employed to understand elder abuse in developed nations and assesses their applicability to the distinctive circumstances of developing countries. It underscores that the existing theories, tailored for developed countries, lack comprehensive explanatory power in the context of elder abuse in developing nations. Consequently, the paper advocates for using political economic theory, asserting that this framework offers more nuanced insights into the dynamics of elder abuse in developing countries. The discussion navigates through various theories, outlining their limitations, and establishes the compatibility of political economic theory with the unique challenges of the developing world.

Theoretical Approaches to Older Adult Abuse and Their Limitations

Although older adult abuse is a crucial problem for every society worldwide, the issue is even more severe in developing countries. Several theories explain the phenomenon from different perspectives in the context of developed countries. However, this paper argues that political-economic theory best explains the issue in

the context of a developing country. Reviewing 89 papers on the theoretical approach to older adult abuse, Fundinho and colleagues (2021) presented six theories widely used in the literature to explain older adult abuse. These theories include 1) caregiver stress theory, 2) social exchange theory, 3) social learning theory, 4) bidirectional theory, 5) dyadic discord theory, and 6) the psychopathology of the caregiver. The following table presents the main themes of these six theories along with that of political economic theory, followed by detailed discussions on these.

Caregiver Stress Theory (CST)

According to the theory of CST, older adult abuse occurs when a caregiver who is stressed or overwhelmed releases their frustrations onto the care recipients (Bergeron, 2001; Pillemer & Finkelhor, 1989). The central premise of CST is that caregiving is a stressful job. Caregivers' stress, emerging from personal, familial, economic, or environmental factors, makes them feel frustrated which is unleashed on the care recipient (Mathew & Nair, 2017). Fundamental to CST is the effect on the caregiver from providing long-term care to a physically or mentally impaired older adult. This caregiver effect explains that the caregiver of older adults may become overburdened and strike out at the victim (Korbin et al., 1989; Sengstock & Hwalek, 1986).

One main reason CST does not adequately explain older adult abuse in developing countries could be the cultural context. According to a Chinese proverb, filial piety is the primary guiding principle of socialization (Ho, 1981) and a significantly emphasized cultural value in Chinese culture (Yang, 1981). Filial piety pertains to how offspring should treat their parents (Yeh & Bedford, 2003). Filial piety can be seen from two dimensions. The first is behavioral, which involves sacrifice, responsibility, and repayment; the second is emotional, which involves harmony, love, affection, and respect (Sung, 1995). Filial piety is highly regarded in many developing countries (Ho, 1981; Pang, 2000). Besides, the social system in these societies is collectivistic (Baron & Byrne, 1997), where people emphasize not only their own and immediate family interests but also their extended families, relatives, and neighbors (Darwish & Huber, 2003). Therefore, the burden of an older adult's caregiving does not fall on one person, and frustrated caregivers can relieve themselves from the caregiving responsibilities without harming the respected older member of the family.

Social Exchange Theory (SET)

SET states that all social interactions involve the exchange of resources, whether tangible or intangible, between two individuals who aim to maximize their gains and minimize their losses (Momtaz et al., 2013). A mutually satisfying exchange occurs when all parties perceive a fair balance between the resources they give and receive (Blau, 1964). In a balanced exchange, an equilibrium exists. However, when any party lacks resources, an imbalance occurs, and the person lacking resources is neglected, financially exploited, and physically and emotionally abused. Balanced relationships typically do not involve older adult abuse, whereas unbalanced relationships can lead to abuse (Fundinho et al., 2021). When one partner has limited

resources to trade and increased needs, they may become dependent on their partner, giving their partner more power in the relationship. This power dynamic can lead to manipulating exchanges, which can take various forms, such as neglect, financial exploitation, or physical and emotional abuse. Individuals who lack resources and have few trade partners may become trapped in unfair trades, perpetuating the power imbalance (Gordon & Brill, 2001).

The central two tenets of this theory- exchange of resources and power imbalance (Blau, 1964)- do not fit well in the context of families in developing countries, as older adults are highly respected. Pang (2000) opined that filial piety and respect for older adults are traditionally highly regarded in Asian society. Caring for older parents is a holy duty to the offspring in such a society. The exchange of resources is not required, and the power imbalance in such relationships does not implicate it (Sang, 1995; Yang, 1981; Yeh & Bedford, 2003).

Social Learning Theory (SLT)

According to the SLT, violent action is a learned behavior (Bandura, 1978). The central premise of SLT is that individuals who have experienced victimization or violence during their childhood are more prone to internalizing violent behavior as a legitimate way to interact with others. Consequently, they may resort to violence in their caregiving relationships, perpetuating the cycle of violence (Pillemer & Wolf, 1986, as cited in Fundinho et al., 2021). The primary inference drawn from this assertion is that individuals who abuse others are probably more prone to having been abused during their childhood than those who do not abuse (Fundinho et al., 2021).

Not everyone experiences and learns violent actions in their childhood. Even those who learn violent behavior also learn other social values like filial piety and respect for their parents in societies where these values are highly regarded (Ho, 1981). Therefore, it is difficult to infer that only a person's learned violent behavior will be manifested.

Bidirectional Theory (BT)

This theory suggests that individuals raised in an atmosphere where violence is used as a means of communication or in situations where a caregiver or care recipient experiences significant stress are at a higher risk of exhibiting violent outbursts, which may elicit aggressive responses (Steinmetz, 1988). Steinmetz observed that identifying a perpetrator and a victim is challenging when older adults and caregivers exhibit aggression towards each other in certain instances of abuse. Therefore, the main prediction is that, at some point, older adults and caregivers were both victims and perpetrators. Therefore, the evidence that might support this theory would be reports of mutual violence between caregivers and care receivers (Fundinho et al., 2021).

The social exchange theory invalidates this theory as it (SET) posits that abuse and neglect should be unidirectional. As per SET, others will abuse and neglect a person with less or no resources (Fundinho et al., 2021; Momtaz et al., 2013). Besides, older

adults are more vulnerable to abuse due to physical or cognitive impairments, making it unfair to assign them equal responsibility for the abuse. Therefore, it is difficult to infer that this theory will explain older adult abuse adequately in countries where filial piety (Ho, 1981) is a guiding principle.

Dyadic discord theory

Dyadic discord and bidirectional theory share a relational focus but differ in the depth of analysis. Dyadic discord builds on this finding and focuses on conflict and discordance in relationships (disregarding the gender variable). According to this theory, conflict, and discord emerge in a relationship because of contextual factors (history of family violence) and situational factors (e.g., low satisfaction with the relationship), and this discord might work as the onset of violence (Burnight & Mosqueda, 2005). While the bidirectional theory concerns mutual aggression between two people, dyadic discord considers the family environment and the elements that precede aggression, such as discord and dissatisfaction in a relationship. This theory predicts that highly conflictual relationships are prone to be associated with violence. Favorable evidence for this theory would be, for example, an association between family conflict and older adult abuse.

This theory was developed in the field of intimate partner violence. It does not fit well in societies where children hold a strong sense of respect toward their older parents. Filial piety includes emotional, spiritual, physical, and financial care for parents when they age (Wang et al., 2009). In such a context, the history of family violence and low satisfaction with the relationship hardly determine the parent-offspring relationship.

Psychopathology of the Caregiver

According to the theory of caregiver psychopathology, older adult abuse arises because of the caregiver's mental disorder or illness, which renders them incapable of providing appropriate care or may even predispose them to violent behavior (Fulmer et al., 2004). The caregiver psychopathology theory proposes that older adult abuse occurs when the caregiver assumes the role of providing care while struggling with some form of psychopathology that impairs their ability to provide adequate care or makes them more prone to violence (Fulmer et al., 2004). Substance abuse and depression are the most linked mental health issues to abuse, although other mental health problems may also contribute (Chen & Dong, 2017, as cited in Fundinho et al., 2015). The prediction of this theory is straightforward: if the caregiver has a mental illness, the likelihood of committing older adult abuse increases (Fundinho et al., 2015).

Caregiving does not burden only one person in a collective society; therefore, a person with psychological problems is not required to be a caregiver. Other family members and relatives assume the responsibility of an older adult.

Exploring Older Adult Abuse in Developing Countries from a Political Economic Theory (PET) Lens

Political Economic Theory explains how the distribution of power, resources, and wealth within a society influences the intricate interplay among these factors to shape individuals' social status and positions within that society. PET follows the analytical framework where the prevailing economic systems (i.e., markets and national economies) and their governance (i.e., political process, law, institutions, and government) usually play critical roles in determining the cause and effect variables (Jevons, 1879; Drazen, 2018). Some authors use this framework to explain the older adult abuse mechanism, such as Momtaz et al. (2013) mentioned that older adults are gradually marginalized in their families as aging does not permit them to participate in the workforce. This workforce nonparticipation causes them to lose their significance within the family and community, making them dependent on others. From a political and economic viewpoint, the shift in the dependent role diminishes their self-sufficiency and could result in the mistreatment of older adults.

The political and economic perspective of developing countries is different from developed ones. Poverty is pervasive in these countries (Masron & Subramaniam, 2018; Smith et al., 2013; United Nations, 2013), and most people are poor and face difficulty making ends meet. Medical facilities are costly (Razzak & Kellermann, 2002; Vuong, 2016), and the social security system is inadequate and sometimes absent (Barikdar et al., 2016; Higo & Khan, 2015). Overpopulation and lack of employment significantly impact the labor market and leave many youths unemployed, let alone older ones. As a result, age excludes older people from the labor market (Momtaz et al., 2013; Sidik et al., 2004). So, on the one hand, they do not have income or financial support, and on the other, they have high living costs (due to aging and treatment). They must depend on their children, who are not well-off (Ramachandran et al., 1982). Therefore, neglect and abuse become very common in their life.

Thus, in many developing countries, older adults often face unique challenges due to a combination of poverty, inadequate social support systems, and limited access to healthcare and legal protections. Analyzing the political and economic landscape, one can understand how these abuses emerge and persist. For instance, several studies conducted in developing countries revealed that structural factors lay the foundation for various forms of older adult abuse, including physical, psychological, financial, and neglect. For instance, Munsur et al. (2010), Awal et al. (2020), and Farid (2017), in the context of Bangladesh, a developing country, revealed that financial problem causes older adult abuse and neglect. Rahman and colleagues (2010) argue that reduced earning capacity, economic dependence, and health hazards directly impact older adult abuse in Bangladesh.

Furthermore, Karim and Hossain (2013) show that the lack of income of older adults strained their relationships with their sons. The findings also reveal that receiving an old age allowance (less than 4 dollars a month) significantly improved the recipient's relationship with their sons (Karim & Hossain, 2013). Findings from Rai and colleagues (2018) suggest that one of the main reasons for older adults' abuse is the lack of resources. Mohseni and colleagues (2019) found a significant relationship between financial stress and older adult neglect in Iran. These findings indicate an

association between political economy and the abuse of older adults. Other theories may partially explain older adult abuse in these countries; however, explaining the theory from the political-economic perspective is imperative for a better understanding of this phenomenon.

Implications

The research mentioned above revealed that if we consider the political standpoint into consideration, the distribution of power and decision-making processes hold significant sway over the prevalence of older adult abuse. Within certain developing countries, regimes characterized by corruption and authoritarianism may divert resources away from social welfare programs, leading to insufficient support systems for older individuals. Furthermore, weak governance and a lack of robust enforcement mechanisms create an environment where perpetrators can act with impunity. Moreover, the absence of comprehensive legislation and policies specifically addressing older adult abuse further compounds the problem, exacerbating its impact.

On the other hand, from an economic point of view, the socioeconomic disparities prevalent in developing countries contribute to older adult abuse. Poverty and financial insecurity can make older adults more susceptible to exploitation and manipulation. Limited economic opportunities and inadequate social safety nets can push family members or caregivers to resort to abusive behaviors as a means of financial survival. In some cases, developing societies' rapid urbanization and modernization may disrupt traditional social structures, leading to a breakdown in intergenerational support networks and an increased risk of older adult abuse.

By examining older adult abuse in developing countries through a PET lens, we can identify potential strategies for prevention and intervention. Recognizing the systemic factors contributing to older adult abuse underscores the importance of comprehensive policy reforms. This includes strengthening social protection systems, promoting access to healthcare and legal support, and implementing legislation that explicitly criminalizes older adult abuse. Additionally, addressing socioeconomic inequalities through poverty alleviation programs, vocational training, and job creation can help reduce the vulnerability of older adults to abuse.

Developing countries are relatively new to the issue of aging, including older adult abuse. However, literature on the topic is scarce, with no studies on the child-parent relationship. Therefore, it is crucial to conduct intensive studies to determine the applicability of dominant theories to explain older adult abuse in developing countries. Further research is necessary to identify the factors contributing to older adult abuse in these countries.

Existing literature suggests that developing countries are unprepared to manage older adult abuse (Higo & Khan, 2015; Shrestha, 2000), and the situation is currently high in these regions (Sooryanarayana et al., 2013). The problem is expected to worsen in the coming years as the older population increases drastically. Therefore, developing countries must adopt policy measures in areas such as the labor market, healthcare, social security, and recreation to address this issue effectively.

Conclusion

The above discussion highlights the global and multifaceted nature of older adult abuse across different settings. While various theories explain the issue in developed countries, they may not provide sufficient insights in the context of developing countries, which are characterized by distinct socioeconomic realities that require different theoretical approaches. Considering the reality of developing countries, political-economic theory appears to be a suitable framework for understanding older adult abuse there. These countries' political economies often fail to meet the basic economic needs of their citizens, leading to their exclusion from the labor market and reliance on their children and relatives for support. Unfortunately, such family members and relatives often face overwhelming responsibilities and neglect, mistreating older adults in various ways. Thus, it is arguable that political-economic theory explains older adult abuse more accurately in developing countries.

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Etiquettes in Spousal Relations: A Textual Study of the Quran and the Prophetic Traditions

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Abstract

Fostering a good and deep relationship between spouses is similar to practicing devotion in worship. A strong bond needs humility, kindness, patience, sacrifice, empathy, understanding, love, comprehension, forgiveness, diligent effort and working hard. These are the desired etiquettes that create a positive family atmosphere. However, various issues and disputes can come between spouses. These problems can get worse over time and lead to a lack of understanding, which might even lead to not treating each other well. In the Holy Quran, it is mentioned that marriage is meant to bring tranquility and peace, which comes from mutual love, affection, caring and sharing each other. The Quran talks about how important it is for spouses to have love and kindness in their hearts towards each other. The Prophet (Sm.) also motivated people to treat their spouses with utmost kindness and consideration. The article aims to study the basic and vital etiquettes from the Quran and the Prophetic traditions to have a better and peaceful spousal relation. It will also explore the advantages of implementing Islamic etiquette within marital relationships.

Keywords: etiquette, spousal relations, Islamic manners, marital relationship, Quranic text, Prophetic traditions.

1. Introduction

The sacred relation between a man and a woman makes a reliable and valid spousal relationship. This wonderful relation usually starts up so nicely and almost in romantic way. This basically starts with the cordial and smooth cooperation of everyone including the couple, their parents, relatives and friends etc. But somewhere along the way, marital conflict derives from misunderstanding and disrespect to one another that may give rise to turmoil within the journey. In such condition it seems that many couples go through with unrest situation and day after it turned into several physical and psychological distresses. If the problem goes untreated then the spouses may suffer in long run and their next generations can also be affected. There are many verses in the Quran and countless prophetic traditions that encourage the couple to be responsible and dutiful to each other. Islam urges to both husband and wife to follow various etiquette like mercy, generosity, forgiveness etc. to avoid unexpected occurrence and to develop a congenial atmosphere in marital relationship. The Quran emphasizes the importance of love and mercy between two hearts. The Prophet (Sm.) also advised people to treat their spouses with utmost care. Furthermore, Islam demands to have appropriate etiquette to beautify the relationship. This article primarily focuses on exploring the multifarious ideas related to Islamic etiquettes within spousal relationship. It aims to provide a

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thorough understanding of this important aspect of Islamic beliefs and practices. This article is a sincere effort to accumulate Quranic texts and prophetic traditions that encourage the couple to lead an impressive and happy family at large extent. This research article delves into the revelation of the advantages associated with the implementation of Islamic etiquette within the realm of spousal relationships, encompassing both marital life and its extension to the family and society at large.

Objectives of the study

Exploring the significance of proper etiquette within marital relationships has been a longstanding topic of thought among scholars, both within religious and secular contexts, spanning traditional, philosophical, and contemporary perspectives. The objectives of this research article are:

Objectives of the study

Exploring the significance of proper etiquette within marital relationships has been a longstanding topic of thought among scholars, both within religious and secular contexts, spanning traditional, philosophical, and contemporary perspectives. The objectives of this research article are:

- To clarify the meaning of Etiquette in the context of spousal relations.
- To provide a comprehensive understanding of spousal relations.
- To emphasize the importance of its practice within spousal relations.
- To compile a list of etiquette guidelines drawn from the Quranic text and the Prophetic traditions.
- To outline the etiquette required for resolving disputes within spousal relations.
- To highlight the positive outcomes of adopting Islamic etiquette in spousal relations.
- To summarize the key findings and insights derived from the research, emphasizing the significance of practicing Islamic etiquette in spousal relationships.

Research questions: The research questions for this article:

1. Why the practicing etiquette within spousal relations is considered critical, and how does it contribute to the overall well-being of the marital relationship?
2. What specific etiquette guidelines can be derived from the Quranic teachings and the traditions of the Prophet within spousal relationships?
3. What are the key principles of etiquette that effectively contribute to resolving disputes within spousal relationships?

Research Methodology

This research relies on a library-based investigation, utilizing a qualitative approach. To put it differently, the primary method employed for gathering data in this study

involves library research. The methodology centers on examining and evaluating secondary sources, which encompass materials from journals, books, and thesis. This includes any reports pertaining to the concept of etiquette in marital relationships, as derived from the Quranic text and the Prophetic traditions. This meticulous exploration extends to encompass a comprehensive review of these foundational texts to distill key insights regarding the principles and guidelines governing interpersonal conduct and decorum within the confines of a marital union.

Meaning of Etiquette

In simple words, ‘Etiquette’ is defined as good manner which makes humans distinct from other living things. Behaving in an appropriate manner is really significant for human being. Etiquette refers to guiding principles which manage the way a conscientious individual should perform in every profession of the civilization. “Etiquette is a code of behavior that delineates expectations for social behavior according to contemporary norms within the society or groups.”

Etiquette serves as a tool for creating positive impressions on others and cultivating personal self-esteem. It is a way in which a thing is done or happens. “Etiquette is the set of conventional rules of personal behavior in polite society, usually in the form of an ethical code that delineates the expected and accepted social behaviors that accord with the conventions and norms observed by a society, a social class, or a social group.”

Broadly speaking, the aim of etiquette is to acquaint individuals with prevalent and fundamental guidelines for displaying courteous manners within our societal context. So, etiquette is a way of doing something or behaving in certain way. It makes family and social life more pleasant. Islam asks to its followers to learn etiquette from the prophet (Sm.) who is the best example of great moral character. Allah stated in the Quran: وَإِنَّكَ لَعَلَىٰ خُلُقٍ عَظِيمٍ

“And surely, you (Muhammad) are on a high-ranking standard of character.”

The Prophet (Sm.) instructed to have good etiquette in a Hadith:

عَنْ أَبِي الدَّرْدَاءِ، عَنِ النَّبِيِّ ﷺ قَالَ مَا مِنْ شَيْءٍ أَثْقَلُ فِي الْمِيزَانِ مِنْ حُسْنِ الْخُلُقِ -

“Abu ad-Darda’ (Ra.) narrated from the Prophet (Sm.) that he (the messenger of Allah) said, Nothing is the weightiest thing on the believer’s scale than good manners (on the Day of Judgment).”

Within the Quranic verses and the Prophetic traditions, there is a profound emphasis on the significance of etiquette in Islam. In Islamic sense, ‘Etiquette or Manners’, this term may include meaning of following terminologies:

a) **Al-Adab** (الأدب): Arabic word ‘Adab’ (أدب) is a multifaceted concept that encompasses various aspects of behavior, manners, ethics, and culture in the Arabic-speaking world. It is often translated as ‘etiquette’, ‘manners’, or ‘courtesy’, but its meaning goes beyond these terms. ‘Adab’ is deeply ingrained in Arabic culture and has historical roots in Islamic teachings, literature, and social norms. The Arabic ‘Adab’ in the perspective of behavior, alludes to advise Islamic etiquette: refinement,

good manners, morals, decorum, decency, humaneness. The original sense of the word was ‘norm of conduct’ or ‘custom’. As a Hadith, Numayr ibn Aws said, الصَّلَاحُ مِنَ اللَّهِ، وَالْأَدَبُ مِنَ الْآبَاءِ - كَانُوا يَقُولُونَ:

“They used to utter, correct action is a gift from Allah, but adab (etiquette) comes from the parents.”

In summary, Arabic ‘Adab’ in the perspective of behavior encompasses a wide range of virtues and principles that guide interactions and relationships in Arabic-speaking societies. It reflects a holistic approach to social conduct, ethics, and cultural awareness, with the aim of fostering a harmonious and respectful society.

b) **Al-Akhlaaq** (الأخلاق): The Arabic term ‘Akhlaq’ (أَخْلَاق) refers to the concept of ethics, morals, manners, character, or behavior in Islamic thought and teachings. It includes a range of qualities and virtues that are considered virtuous and praiseworthy in Islam. This Arabic term ‘Akhlaq’ is plural of the word ‘khulq’ which means nature, temper, ethics, morals, manners, etc. Akhlaq is defined as ‘character (of persons); morals; morality’. In Islamic religious studies and philosophy, this involves practicing virtues, goodness, etiquette, and moral values. In the Holy Quran sated, وَإِنَّكَ لَعَلَىٰ خُلُقٍ عَظِيمٍ -

“And you (O Muhammad) are truly ‘a man’ of outstanding character.”

In essence, the concept of Akhlaq encourages Muslims to cultivate a strong moral compass and to embody noble qualities in all aspects of their lives. It’s an initial aspect of Islamic ethics and plays a significant role in shaping the behavior and character of believers.

c) **Al-Ma’ruf** (المعروف): The Arabic term ‘Ma’ruf’ (مَعْرُوف) refers to the concept of doing what is known to be good, virtuous, or righteous. This term used to denote the meaning of good, acceptable, customary. It encompasses a wide range of actions and behaviors that are considered morally upright and beneficial to individuals and society as a whole. The concept of Ma’ruf is mentioned in the Quran and Hadith as a guiding principle for Muslims to follow in their interactions with others and in their daily lives. As an Islamic term ‘Ma’ruf’ means that which is frequently known, famous, recognized or acknowledged. It is a theme of taking one’s internal perception and screening it in activities and actions. Ma’ruf is an Islamic term meaning that which is ‘well-known, universally accepted, that which is good, beneficial, fairness, equity, equitableness. The word is used 38 times in the Quran and most often found in the Quranic exhortation: بِالْمَعْرُوفِ امر (Enjoin the good). The total affairs of husband and wife can be treated as al-Maruf as the Quran said:

-الطَّلَاقُ مَرَّتَانٍ فَإِمْسَاكٌ بِمَعْرُوفٍ أَوْ تَسْرِيحٌ بِإِحْسَانٍ

“The divorce may be retraced twice, then either you (the husband) must retain (the wife) with honor or separate (from her) with grace.”

Overall, the term ‘Ma’ruf’ reflects the Islamic emphasis on behaving in a manner that upholds ethical values and contributes positively to the well-being of individuals and society as a whole. This terminology is used to refer Islamic etiquette.

Meaning of Spousal Relations

A relationship signifies the manner in which two or more individuals or entities are linked, or the condition of being linked. It takes in a strong bond between two people, particularly one that encompasses romantic or intimate emotions. Spousal relation refers to the legal, emotional, and social connection between spouses, who are partners in a marriage or marital relationship. A spouse is a husband or wife in relation to their partner. The term ‘spousal’ is often used to describe matters or issues related to one’s spouse or marriage. The meaning of spousal relation encompasses various aspects, such as legal bond, emotional connection, financial partnership, family formation, mutual commitment and legal protections. The Quran mentioned two kinds of relationship namely: Nasab (نسب) and Sihr (صهر) in a verse Allah said, وَهُوَ الَّذِي خَلَقَ مِنَ الْمَاءِ بَشَرًا فَجَعَلَهُ نَسَبًا وَصِهْرًا

“And He is the One who creates human being from water (humble liquid), then establishes for him bond of kinship by blood, and kinship by marriage.”

Ibn Kathir (R.) explained it as “In the beginning, he is someone’s child, then he gets married and becomes a son-in-law, then he himself has sons-in-law and other relatives through marriage. All of this comes from a despised liquid.”

So, Spousal relation is the relation of husband and wife which starts with a valid marriage. The Quran aimed at this relationship to acquire tranquility, affection and mercy in human life as the Quran said,

– وَمِنْ آيَاتِهِ أَنْ خَلَقَ لَكُمْ مِنْ أَنْفُسِكُمْ أَزْوَاجًا لِتَسْكُنُوا إِلَيْهَا وَجَعَلَ بَيْنَكُمْ مَوَدَّةً وَرَحْمَةً

“And one of his signs is that he created for you spouses from among yourselves, so that you may find tranquility in them, and he has put between you (your heart) compassion and mercy.”

هُوَ الَّذِي أَنْزَلَ السَّكِينَةَ فِي قُلُوبِ الْمُؤْمِنِينَ لِيَزْدَادُوا إِيمَانًا مَعَ إِيمَانِهِمْ

“He it is the One who sent down as-Sakinah (The Arabic word ‘al-Sakinah’ derived from ‘Sukun’ which means peace and tranquility) upon the hearts of the believers, so that they may increase faith even more in their faith.”

It is important to note that the meaning and dynamics of spousal relations can vary across cultures, legal jurisdictions, and individual preferences. The concept of spousal relation carries both legal and emotional significance, representing the connection and partnership between two individuals who have chosen to share their lives in a committed union. Certainly, acquiring and practicing appropriate etiquette within our marital relationship is essential to cultivate a serene and harmonious bond between spouses.

Importance of Etiquette in spousal relations

The topic of etiquette or good manner is extraordinarily significant as it is the base of our everyday life through which we can attain success and a distinguished position in Islamic community. Etiquettes are appealing and alluring behavior in human life. It is essential in maintaining marital relationship as well. It is verily true; any relation

can be fine-tuning by practicing good etiquette. In recent years, our culture has become more casual in how we relate to one another, but in that casualness, we seem to have forgotten our etiquette. If we love our spouse, we should take a moment to consider our actions and we should think about how we speak and act to our spouse. Allah made our prophet Muhammad (Sm.) the finest and just right model for human beings and sent him merely for the purpose of performing good morals and ethics. He (Sm.) practically granted that purpose in the dealing with excellent etiquette both with his accompanying persons and the other enemies. Allah says,

- لَقَدْ كَانَ لَكُمْ فِي رَسُولِ اللَّهِ أُسْوَةٌ حَسَنَةٌ

“Indeed, in the Messenger of Allah (Muhammad) you have an excellent example (to follow).”

In the view of Islam this is our understanding that the regular physical types of worships (prayers, charity, fasting or even Hajj) are all teaching us how to obtain good etiquette. This argument supported by several different texts from the Quran and Prophetic traditions. Al-Quran stated: *إِنَّ الصَّلَاةَ تَنْهَى عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ*

“Indeed, Salat (genuine prayer) should deter from al-Fahsha’ (i.e., indecency, great sins of every kind, unlawful sexual intercourse, etc.) and al-Munkar (i.e., wickedness, polytheism, disbelief, and every kind of evil wicked deed, etc.).”

- خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا

“(O Prophet) Take Sadaqah (charity) from their wealth to purify them and bless them with it.”

- فَمَنْ فَرَضَ فِيهِنَّ الْحَجَّ فَلَا رَفَثَ وَلَا فُسُوقَ وَلَا جِدَالَ فِي الْحَجِّ

“So, whoever commits to performing Hajj (pilgrimage), then let him stay away intimate relations (with his wife), foul language, and disputes unjustly during the Hajj (pilgrimage).”

The verses from the Quran mentioned before highlight the importance of being kind and respectful to spouses, showing good manners in our behavior. Understanding and embracing the significance of etiquette within conjugal relationships is pivotal, especially when viewed through the lens of Islam. Upholding proper etiquette in spousal interactions aligns with the teachings of Islam, fostering an environment of respect, love, and tranquility between partners. Embracing these etiquettes reflects a commitment to the principles of Islamic values and promotes a healthy, fulfilling marital connection that is in harmony with the teachings of the faith.

Etiquette in spousal relations

In Islam, there are certain etiquettes and guidelines that govern spousal relations. These etiquettes emphasize love, respect, kindness, and mutual understanding between husband and wife. The primary goal of this article is to present several etiquettes regarding the spousal relations, as mentioned in the Quran and Prophetic traditions, here are these:

1. Al-Mulabasah (الملايسة): The Arabic term ‘al-Mulabsah’ means covering each-other. Qur’an uses the word ‘libaas’. The term ‘الملايسة’ (al-Mulabasah) does indeed refer to the concept of ‘covering each other’ within spousal relations, often in the context of providing emotional support, care, and protection to one another. This concept is rooted in Islamic teachings and is considered an important aspect of a healthy and harmonious matrimonial relationship. In the spousal relationship, spouses will practice al-Mulasabah method to hide and cover their misleading behaviors and activities. Spousal relation reflects base on the Quranic verse: - هُنَّ لِبَاسٌ - لَكُمْ وَأَنْتُمْ لِبَاسٌ لَهُنَّ “They (your spouse) are a garment for you and you are a garment for them.”

So, spouses are Libas for each-other. As the commentary of Tafsir at-Tabari, ‘libas’ means body cover, or screen, or Sakan, (i.e., we enjoy the pleasure of living with her - as in another verse of al-Quran 7:189). - إِنْهَا لَيْسُكَنَ زَوْجَهَا مِنْهَا وَجَعَلَ. “And from it made its spouse so he may find comfort in her.”

In essence, the concept of ‘Mulasabah’ emphasizes the importance of being there for each other, both physically and emotionally, and creating an atmosphere of love, respect, and care within the marriage. It’s about being a solid support and a source of comfort for each other, which leads to a strong and long-lasting marital relationship.

2. Al-Taawun (التعاون): The Arabic term ‘التعاون’ (al-Taawun) means collaboration and cooperative or combined action. In the context of spousal relations, the concept of ‘التعاون’ holds great significance and offers several benefits for a healthy and harmonious marriage. Spouses will be cooperative and collaborated in their relation. It is Quranic etiquette for spouses. As Quranic verse, وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ -

“And cooperate with one another in al-Birr (goodness) and at-Taqwa (righteousness); and do not cooperate with one another in sin and transgression.”

Here are some ways in which collaboration and cooperation can positively impact spousal relations, such as shared responsibilities, mutual support, effective problem-solving, building trust, creating a positive environment, enhancing intimacy, and long-term stability. It’s worth mentioning that effective collaboration and cooperation require open communication, empathy, and willingness to compromise. Both partners should be committed to mutual growth and improvement, and the benefits of this approach can extend beyond the marriage itself, positively impacting other areas of life as well.

3. Al-Tashaawur (اورالتشا): The Arabic term ‘al-Tashaawur’ means mutual consent, mutual agreement and consultation. Consent or permission is familiar under Islamic life as an essential component in any communal relationship and association between individuals. The significance of mutual consent or exhortation between parties is regarded as masterful in a variety of economic and non-economic activities, as well as marriage agreements. So, this is etiquette of spousal relation as the mentioned in the Quran,

- فَإِنْ أَرَادَا فِصَالًا عَنْ تَرَاضٍ مِنْهُمَا وَتَشَاوُرٍ فَلَا جُنَاحَ عَلَيْهِمَا -

“But if they both sides decide on weaning a child, by mutual consultation and consent, then there is no blame on them.”

A mutual consent between the bride and groom must be obtained and it must be given out of their own freewill without any force or pressure. On the basis of a Prophetic tradition reported by Abu Hurairah: **أَنَّ النَّبِيَّ ﷺ قَالَ لَا تُنْكِحُ الْأَيْمَ حَتَّى تُسْتَأْمَرَ وَلَا - تُنْكِحُ الْيَكْرَ حَتَّى تُسْتَأْذَنَ** -

“The Prophet (Sm.) said, the widow should not be married until she is consulted, and the virgin should not be married until her permission is sought.”

This concept holds significant benefits for relationships and marriages. The key benefits of incorporating mutual consent and consultation into spousal relations are improved communication, equality, conflict resolution, enhanced intimacy, empowerment, adaptability, parenting and family decisions. Ultimately, al-Taashaawur serves as a foundation for building strong and healthy relationships based on mutual respect, effective communication, and shared decision-making. It allows couples to navigate life's challenges together and create a harmonious and supportive partnership.

4. Al-Taashur bil-Maruf (التعاشر بالمعروف): The Arabic term ‘al-Taashur al-Maruf’ means consort with honorable etiquette, live with kindness, live with honorably and live with equity, etc. So, it stands for living with good etiquette. This phrase embodies the concept of coexisting with virtuous conduct, fostering an atmosphere of kindness, upholding dignity, and ensuring fairness. It signifies living with exemplary manners. Al-Quran stated about this:

وَعَاشِرُوهُمْ بِالْمَعْرُوفِ ۖ فَإِنْ كَرِهْتُمُوهُمْ فَعَسَى أَنْ تَكْرَهُوا شَيْئًا وَيَجْعَلَ اللَّهُ فِيهِ خَيْرًا كَثِيرًا

“And treat them fairly (live with them fairly on a footing of kindness and equity). If you happen to dislike them, it may be that you dislike something and which Allah turns into a great blessing.”

In summary, the concept of ‘al-Taashur bil-Maruf’ encourages spouses to develop a relationship based on kindness, equity, and honor. This approach promotes a loving, harmonious, and spiritually fulfilling partnership, benefiting both individuals and the overall family unit.

5. Al-Husnu al-Khuluq (الحسن الخلق): ‘Al-Husnu al-Khuluq’ refers to good attitude. A good quality and smooth pleasurable attitude or approach is indispensable between all people in universal and particularly between married couples, since the married couple must be together to build a combined life. A Muslim must always have a positive attitude towards his or her life. Muslim spouses obviously have forgiving and forgetting attitude for the shortcomings. As our Prophet (Sm.) said,

عَنْ أَبِي هُرَيْرَةَ، قَالَ قَالَ رَسُولُ اللَّهِ ﷺ لَا يَفْرَكُ مُؤْمِنٌ مُؤْمِنَةً إِنْ كَرِهَ مِنْهَا خُلُقًا رَضِيَ مِنْهَا آخَرَ -

“Abu Huraira (Ra.) reported Rasulullah (Allah’s Messenger Sm.) as saying: a believing man should not dislike a believing woman. If he dislikes one aspect of her character, he may be pleased with another.”

The Quran and the Prophetic tradition guide us to exhibit a positive attitude through a variety of actions and behaviors. It emphasizes that believers should manifest patience, kindness, compassion, and empathy in their interactions with others. The Quran and Hadith also underscore the importance of forgiveness, understanding, and maintaining harmonious relationships. Overall, both promote a holistic approach to enlightening a good attitude in all aspects of life. Allah said in the Quran, يَا أَيُّهَا الَّذِينَ آمَنُوا لَا يَجِلُّ لَكُمْ أَنْ تَرِثُوا النِّسَاءَ كَرِهًا -

“O you who believe! It is not permissible for you to inherit women against their will, and mistreat them with harshness.”

- وَلَهُنَّ مِثْلُ الَّذِي عَلَيْهِنَ بِالْمَعْرُوفِ وَلِلرِّجَالِ عَلَيْهِمْ دَرَجَةٌ

“And they (women) have rights similar to those of man equitably, although men have a degree (of responsibility) above them.”

Abu Umamah al-Bahili (Ra.) reported, Rasul of Allah (Sm.) said,

-وَبَيِّت فِي وَسْطِ الْجَنَّةِ لِمَنْ تَرَكَ الْكَذْبَ، وَإِنْ كَانَ مَازِحًا، وَبَيِّت فِي أَعْلَى الْجَنَّةِ لِمَنْ حَسَنَ خَلْقَهُ

“And (I guarantee) a house in the middle of paradise is for those who abstain from lying, even for the sake of fun, and a house at the highest point of paradise is for those who possess good etiquette.”

In summing up, practicing al-Husnu al-Khuluq in spousal relations within Islam and Muslim families offers numerous benefits, including fostering a strong, harmonious, and loving marital relationship, fulfilling religious obligations, and earning rewards in this life and the hereafter.

6. Zann al-Khayr (ظن الخير): It is known that Zann al-Khayr means thinking well, having a good idea, having a positive assumption and conjecture of goodness. Thinking well of others shows the way to a sound heart, makes stronger the ties of cordiality and love among the folks of a society, and releases the hearts from abhorrence and rancor. This concept encourages individuals to give others the benefit of the doubt and assume the best intentions in their actions and words. This is a necessary etiquette for spousal relation in conjugal life. So, spouses should think good of each-other for better relational refreshment. In the Quranic text, لَوْلَا إِذْ سَمِعْتُمُوهُ - ظَنَّ الْمُؤْمِنُونَ وَالْمُؤْمِنَاتُ بِنَفْسِهِمْ خَيْرًا وَقَالُوا هَذَا إِفْكٌ مُبِينٌ -

“If only the believing men and women had thought well of one another, when you (first) heard this (rumor), and they said, ‘this (charge) is obviously (an outrageous) slander!’”

Hazrat Abu Huraira reported, the messenger of Allah (Sm.) said:

-وَمَنْ كَانَ يُؤْمِنُ بِاللَّهِ وَالْيَوْمِ الْآخِرِ فَلْيُكَلِّمْ خَيْرًا أَوْ لِيَسْكُتْ

“Those who have faith in Allah and the Day of Judgment let them speak decency or remain silent.”

Abu Dharr reported, the Messenger of Allah, (peace and blessings be upon him), said:

وَأَتَّبِعِ السَّيِّئَةَ الْحَسَنَةَ تَمْحُهَا

“And follow up a bad deed with a good one, it will remove it.”

It is understood from the mentioned Quran and Hadith quotes, practicing Zann al-Khayr in spousal relations within Muslim family offers numerous reimbursements, including building trust, reducing conflicts, and creating a supportive and loving environment. It aligns with Islamic values and contributes to the overall well-being and happiness of the family life.

7. Al-Musa'adah (المساعدة): Arabic term ‘al-Musa’adah’ means mutual cooperation and assistance. Our Prophet (Sm.) emphasized the importance of men helping their wives and as mentioned in the Quran, Allah tells us the importance of women being mates and helpers to their husbands. Spouses helping and supporting each other will result in a strong relationship.

- وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَى

“Cooperate with one another in al-Birr and at-Taqwa (goodness, virtue, piety and righteousness).”

Obviously, man has to care for her soul-mate and her wishes. Also, it has to be kept in mind, man is not the owner of his wife and in truth a woman has definite rights as defined by Islam upon her husband. Hazrat Umar (Ra.) narrated, the Prophet (Sm.) stated:

وَالرَّجُلُ رَاعٍ فِي أَهْلِهِ وَمَسْئُولٌ عَنْ رَعِيَّتِهِ، وَالْمَرْأَةُ فِي بَيْتِ زَوْجِهَا رَاعِيَةٌ وَمَسْئُولَةٌ عَنْ رَعِيَّتِهَا،

“The man (the husband) is a guardian in his family and is responsible for his flock, and the woman (the wife) is a guardian in the house of her husband and is responsible for her flock.”

So, practicing al-Musa'adah in spousal relations offers strengthening the marriage, promoting equality, providing positive role modeling, and fulfilling religious duties. It creates a loving and helpful atmosphere that contributes to the overall well-being and happiness of the family.

Other simple Etiquette in spousal relations

Definitely, Islam provides a comprehensive framework for maintaining healthy and respectful spousal relations. Here are some additional simple etiquettes and guidance that Islam emphasizes in spousal relationship:

(i) Trustworthiness: Muslim men and women have been ordered to be trustworthy and to follow the example of our Prophet (Sm.) as the “Trustworthy”. Their secrets should never be disclosed to a third person. Hazrat Abu Sa'yd al-Khudri (Ra.) narrated that Rasulullah (Sm.) said: إِنَّ مِنْ أَشَرِّ النَّاسِ عِنْدَ اللَّهِ مَنْزِلَةً يَوْمَ الْقِيَامَةِ -الرَّجُلُ يُفْضِي إِلَى امْرَأَتِهِ وَتُفْضِي إِلَيْهِ ثُمَّ يَنْشُرُ سِرَّهَا-

“Verily, among the worst people in the sight of Allah on the Day of Judgment is the man who goes to his wife and she (the wife) comes to him, then he divulges her secrets.”

In the above-mentioned Hadith warned us to avoid being unjust. We should obey this Prophetic tradition as an Islamic etiquette in our spousal relations.

(ii) Respect to each-other: We will be respected if we respect others. Respecting each other is an obligatory etiquette according to Islamic principles. It has an enormous impact on spousal relationship what is narrated in this Prophetic tradition. Abu Hurairah (R.) reported: The Prophet (Sm.) said, *لو كنت أمرا أحدا أن يسجد لأحد لأمرت المرأة أن تسجد لزوجها*

“If I were commanding anyone to prostrate to someone, I would command the woman to prostrate to her husband.”

The mentioned Hadith emphasizes the concept of mutual respect and cooperation within a marriage, with both spouses having their respective roles and responsibilities.

(iii) Having fun & doing recreational activities: Our Prophet (Sm.) used to entertain his wife Ayesha (Ra.) and she used to play and race with him. A narration from Aisha, Ummul Mu'minin, says:

أَنَّهَا كَانَتْ مَعَ النَّبِيِّ ﷺ فِي سَفَرٍ قَالَتْ فَسَابَقْتُهُ فَسَبَقْتُهُ عَلَى رَجُلٍ فَلَمَّا حَمَلْتُ اللَّحْمَ سَابَقْتُهُ فَسَبَقَنِي فَقَالَ هَذِهِ بَيْتُكَ - السَّبَقَةُ -

“It was narrated that while she was on a journey along with the Prophet (peace be upon him), and she said, ‘So, I raced him on foot and I beat him to a race. When I put on some weight, I raced him again, but he (the Prophet) won the race’. After that he said, this is for that previous race.”

This Prophetic tradition is remarkably insightful, highlighting the importance of permissible recreational activities in nurturing a healthy relationship between spouses.

(iv) Forgiveness: Really, forgiveness ranks among the noblest virtues inherent to humanity. The act of pardoning others holds a mirror to one's potential for receiving divine forgiveness from Allah. Within the framework of Islam, a harmonious and fulfilling spousal relationship flourishes on our capacity to sincerely extend forgiveness to each other. It is narrated from Anas that the Messenger of Allah (Sm.) said: *كُلُّ بَنِي آدَمَ خَطَّاءٌ وَخَيْرُ الْخَطَّائِينَ التَّوَّابُونَ*

“Every son of Adam commits wrongdoing, and the best of those who commit wrongdoing are those who repent.”

(v) Time spending: Cultivating quality time between spouses is a fundamental practice that significantly enhances the dynamics of their marital bond. This particular etiquette of spending time together serves as a cornerstone in nurturing a strong and healthy spousal relationship. About the time spending with family, Abu Masud al-Badri narrated a Hadith from the Prophet (Sm.), *عَنِ النَّبِيِّ ﷺ قَالَ نَفَقَةُ الرَّجُلِ عَلَى أَهْلِهِ صَدَقَةٌ -*

The Prophet (peace be upon him) said, “The expenditure of a man on his family is a charity work.”

Dedicating time to be with one's spouse is an etiquette that not only enriches the relationship but also acts as a testament to the value placed on the partnership. Through these efforts, couples can navigate the journey of life together with a foundation of mutual respect and affection.

(vi) Worshipping together: By worshipping together, spouses can build a heavenly relationship. Husbands and wives can become closer by praying together. The Prophet (peace be upon him) set an example by leading his wife in prayer, even though he could easily go to the mosque. We can follow his example by praying of our Sunnah prayers at home. Regarding this, Ibn Umar (R.) narrated, Allah's Messenger (Sm.) stated,

اجْعَلُوا فِي بُيُوتِكُمْ مِنْ صَلَاتِكُمْ وَلَا تَتَّخِذُوهَا قُبُورًا-

“Perform some of your prayers (salat) in your houses and do not make them graves.”

Etiquette of resolving disputes within spousal relations

The intricate nature of spousal relationships occasionally gives rise to conflicts and disagreements. In seeking resolution, it is pertinent to draw insights from both the Quranic teachings and the traditions of the Prophet (Sm.). This research article aims to elucidate the etiquettes derived from these sources that offer guidance on effectively addressing disputes in conjugal life. Etiquettes for resolving disputes are:

a) Fearing Allah: During disagreements, it's helpful for spouses to remain mindful and calm, as if they are aware of Allah's presence. This can help them manage their anger. A marriage that is guided by a sense of respect for a higher power (the fear of Allah) can undoubtedly be successful. The almighty said:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَكُونُوا كَالَّذِينَ آذَوْا مُوسَىٰ فَبَرَأَهُ اللَّهُ مِمَّا قَالُوا ۚ وَكَانَ عِنْدَ اللَّهِ وَجِيهًا

“O believers! Do not be like those who slandered Musa (Moses), but Allah cleared him of that which they said (alleged), and he was honorable in the sight of Allah.”

In another verse of the Quran sated: وَمَنْ يَتَصَبَّمْ بِاللَّهِ فَقَدْ هُدِيَ إِلَىٰ صِرَاطٍ مُسْتَقِيمٍ

“And whoever holds firmly to Allah, then he is surely guided to the Straight Path.”

b) Controlling anger: Getting angry is often the main reason for many problems in marriages. The Prophet (Sm.) advised us to control our anger. When couples have disagreements with angry, they can remember this teaching. It is important that they do not both get angry at the same time. This idea is supported by the teachings of the Quran and the Prophetic tradition.

عَنْ أَبِي عَدِيٍّ قَالَ: الْغَضَبُ مِفْتَاحُ كُلِّ شَرٍّ

“Anger is the key to all kinds of vices.”

عن أبي هريرة قال قال رسول الله صلى الله عليه وسلم ليس الشديد بالصرعة إنما الشديد الذي يملك نفسه عند الغضب

Abu Hurairah (R.) narrated that Allah's Messenger (Sm.) stated: “The strong person is not the one who can wrestle others down, but the strong person is the one who can control themselves when they are angry.”

c) Avoiding arguments. It is a fact that arguments can ignite problems between spouses, like a fire. When someone argues back, it's like adding more fuel to that fire. So, it is better for couples to show tolerance and patience, which are important for a successful relationship. If there is a need to 'win' in an argument, let the other person be the winner. The Prophet (Sm.) said:

وعن أبي أمامه الباهلي قال: قال رسول الله ﷺ: أنا زعيم ببيت في ربض الجنة لمن ترك المراء، وإن كان محققاً،
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“Abu Umamah al-Bahili reported, the Messenger of Allah (Sm.) said, “I guarantee a house in the outskirts of Paradise (Jannah) for whoever gives up arguing, even if he is right.”

d) No shouting: Raising our voice towards each other is a harmful habit and a wrong way to behave and an evil etiquette too. Couples should avoid shouting at each other, except in cases of an actual emergency, like a fire in the house. As an evil etiquette Luqman (AS) while offering advice to his son said:

-وَأَقْصِدْ فِي مَشْيِكَ وَاعْضُضْ مِنْ صَوْتِكَ إِنَّ أَنْكَرَ الْأَصْوَاتِ أَسْوَتُ الْخَمِيرِ

“And be moderate (or show no insolence) in your pace, and lower your voice. Verily, the ugliest of all voices is the voice (braying) of the donkeys.”

e) No criticize and neglect: Spouses should always avoid criticizing, neglecting and finding faults in each other. If there is a need to address something, it should be done politely in a respectful manner. Suggestions should be offered with dignity and without making a show. It's better to overlook the entire world than to neglect the well-being of one's spouse. Narrated Abu Hurayrah: The Prophet (Sm.) stated:

-الْمُؤْمِنُ مِرْآةُ الْمُؤْمِنِ وَالْمُؤْمِنُ أَخُو الْمُؤْمِنِ يَكْفُ عَلَيْهِ ضَيْعَتُهُ وَيُخَوِّطُهُ مِنْ وَرَائِهِ

“The believer is a mirror to the believer, and the believer is a brother to the believer; he safeguards his property and defends him from behind.”

f) Leaving the past mistakes: Mistakes tend to lead to more mistakes. Therefore, partners should avoid mentioning previous errors. Spouses should also leave mistakes of the past. Ibn Abbas narrated that the Prophet (Sm.) said:

-مَنْ سَتَرَ عَوْرَةَ أَخِيهِ الْمُسْلِمِ سَتَرَ اللَّهُ عَوْرَتَهُ يَوْمَ الْقِيَامَةِ

“Whoever conceals the fault of his Muslim brother, Allah will conceal his faults on the Day of Judgment.”

g) Resolving unsettled arguments: Leaving arguments unsettled can lead to a tense atmosphere in the spousal relation. Therefore, spouses should always aim to resolve disagreements or unsettled arguments before going to sleep. In a Hadith it is seen that Abu Bakr (Ra.) settled his dispute with his wife overfeeding the guests before going to bed.

h) Being thankful and showing gratitude: It is needed to make it a practice to show appreciation and to express thanks and gratitude to each other of spouses at

least once every day, all for the sake of Allah. This is a positive etiquette for resolving issues in a marital relationship. Abu Hurayra reported that the Prophet (Sm.) said, لَا يَشْكُرُ اللَّهُ مَنْ لَا يَشْكُرُ النَّاسَ -

“Allah does not thank the person who does not thank people.”

i) Compromising and making peace: The principle of compromise emerges prominently from both Quranic teachings and Prophetic traditions. The Quran’s counsel to ‘compromise and make peace’ encourages spouses to relinquish rigidity in favor of harmony.

In ending, this article illuminates the etiquettes that emanate from the Quran and the traditions of the Prophet (Sm.) in navigating disputes within spousal relationships. The principles of kindness, patience, arbitration, and compromise form a cohesive framework for effectively addressing conflicts. By embracing these teachings, couples can not only resolve disputes but also fortify the foundations of their marital amalgamation.

Benefits of practicing Islamic etiquette in spousal relations

Islamic etiquette in spousal relations plays a vital role in fostering healthy, respectful, and harmonious relationships between spouses. These etiquettes are rooted in Islamic teachings and principles from Quranic texts and Prophetic traditions and aim to create an environment of love, understanding, and cooperation within the family unit. The benefits of practicing Islamic etiquette in spousal relations extend to the spouse, family, and society at large.

1. Benefits for Spouses:

Mutual respect: Islamic etiquette emphasizes the importance of mutual respect between spouses. Treating each other with kindness, patience, and empathy builds a strong foundation for a loving relationship.

Communication: Open and effective communication is encouraged in Islamic teachings. Proper communication helps spouses understand each other’s needs, desires, and concerns, leading to improved intimacy and emotional connection.

Shared responsibilities: Islamic ethics promote the idea of shared responsibilities within a marriage. Both spouses are expected to contribute to the well-being of the family through cooperation in household chores, financial matters, and child-rearing.

Conflict resolution: Islamic principles encourage resolving conflicts in a peaceful and respectful behavior. Patience, forgiveness, and compromise are advocated, helping couples navigate disagreements without harmful the relationship.

Privacy and modesty: Respecting each other’s privacy and practicing modesty in interactions helps maintain a sense of dignity and intimacy within the relationship.

2. Benefits for the family:

Stable family environment: Implementing Islamic etiquette strengthens the family's stability by fostering a loving atmosphere. Children raised in such an environment are more likely to develop healthy relationships and values.

Positive role modeling: When parents follow Islamic etiquette in their spousal relationship, they serve as positive role models for their children. This can instill in them the values of respect, empathy, and responsibility.

Strong marital bond: A marriage built on Islamic principles is more likely to withstand challenges and trials, ensuring the longevity of the relationship. This stability provides a secure foundation for the entire family.

Emotional and psychological well-being: A harmonious spousal relationship positively impacts the mental and emotional well-being of family members, creating a nurturing environment for personal growth and development.

3. Benefits for society:

Social cohesion: Strong families contribute to the overall stability and cohesion of a society. Communities with healthy family units are more likely to experience reduced crime rates and social issues.

Ethical values: Practicing Islamic etiquette in spousal relations promotes ethical values like honesty, compassion, and fairness. These values, when ingrained in families, have a ripple effect on society as a whole.

Reduced divorce rates: Implementing Islamic teachings and etiquettes in marital relationships can contribute to lowering divorce rates. The emphasis on patience, communication, and conflict resolution can prevent many marital issues from escalating.

Interpersonal relationships: People who experience healthy relationships within their families are more likely to extend the same values and behaviors to their interactions with others, fostering a culture of respect and empathy.

In summary, practicing Islamic etiquette in spousal relations has a multitude of positive outcomes for spouses, families, and society. It promotes love, respect, understanding, and cooperation, leading to strong marriages, stable families, and a more harmonious society overall. Hence, to gain all sorts of benefits, we should follow and practice Islamic etiquette outlined in the Quranic texts and Prophetic traditions within spousal relations.

Conclusion

Decent etiquettes are appealing and fascinating. It is very significant in spousal relationship. In current years, present culture has become more casual in how we relate to one another, but in that casualness, we seem to have forgotten our good etiquette. Based on the analysis mentioned earlier, it can be concluded that the final revelation al-Quran contains a large number of instructions which deals on etiquette of spousal relation. The Prophet (Sm.) practically applied those etiquettes in the

society of Madinah in his own family and in the families of his followers. The Prophetic tradition comprises a huge number of events that direct the way of maintaining spousal relation with good etiquette and high level of understanding. Caring-sharing attitude, patience, kindness, affection, love, humility, sacrifice, fairness, empathy, justice, understanding, forgiveness, thankfulness, good attitude, trustworthy, cooperative, respect and hard work are such mentionable etiquette that Muslim couple can apply in their conjugal life to lead a happy and enjoyable family. Finally, the foundation of a successful and fulfilling spousal relationship in Islam is built on principles of love, respect, communication, and mutual support. By following these simple etiquettes, we can create and maintain a strong and harmonious marital relationship that aligns with Islamic teachings.

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The Language Movement and the Creation of Bengali Nationalism: Role of the University of Dhaka

Nasir Ahmad*

Abstract

The Language Movement in East Bengal took place in order to establish the Bengali language in both the centre and province of the newly created Pakistan state. The government wanted to establish the hegemony of Urdu language in the centre and province. The language activists wanted to establish Bengali language along with Urdu in the centre and only Bengali in East Bengal. Most of the leaders and activists of the movement were students, teachers and alumni of the University of Dhaka. They made the University of Dhaka campus the hub of the Language movement. The students and intellectuals of East Bengal followed their activities. Thus, the Language Movement spread throughout East Bengal, creating the foundation of Bengali nationalism. This article intends to investigate how the language movement tried to establish the Bengali language in the centre and East Bengal. What was the role of the University of Dhaka in mobilising the movement? How did the movement make the foundation of Bengali nationalism? Primary and secondary sources have been used to write the article. Descriptive and analytical methods under qualitative approaches have been followed as well..

Keywords: Hub, Lingua Franca, National Language, Provincial Language, Constituent Assembly, Script, Ordinance.

1. Introduction

The Language Movement in East Bengal was the movement to establish the status of the Bengali language in both the centre and province of the newly created Pakistan state. It was the outcome of the language debate that originated during the Pakistan Movement. The Language debate focused on the questions of what would be the language of the centre and province. In the centre the query was what would be the state language and lingua franca. In the province, it was related to what would be the provincial language, language of the National Assembly, medium of instruction, official language, court language, and in which script the language of Pakistan should be written. The government wanted to establish Urdu everywhere in the centre and province. By contrast, language activists wanted to establish the Bengali language along with Urdu in the centre. In East Bengal, they wanted to establish Bengali in every aspect of life and to save the Bengali script. Due to the activities of the students and intellectuals, their leadership, logical demand, organisation and physically convenient location of the University of Dhaka campus made the university the hub of the Language Movement. Language Movement differentiated between the ideological basis of the government and the Bengali people and created a homogeneous group who ignored the idea of religion-based nationalism and

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emphasised the linguistic identity of the Bengali people, thus making the foundation of Bengali nationalism. Analysing the Language Movement, this article investigates how the language movement tried to establish the Bengali language in the centre and East Bengal. What was the role of the University of Dhaka in mobilising the movement? How did the movement make the foundation of Bengali nationalism?

The relationship between language and nation is very significant. Scholars have different opinions on identifying the position of language in forming a nation because boundaries, traditions, customs, culture, religion, history, and ethnicity also play a vital role in forming a nation. Some scholars identified language as the most crucial marker in forming a nation, whereas others defined it as minor. Benedict Anderson described the nation as an "imagined community". According to him, the community or nation is often imagined through a common language. And thus he defined the importance of national print languages in the formation of a nation-state. Ernest Gellner discussed at length the structural changes induced by the processes of industrialisation, which helped in the formation of the nation-state. He defined standardised and impersonal language as a significant component of this process. Fichte focused on the importance of language, tradition and literature in the formation of the German people's collective identity. Nevertheless, he emphasised the extensive use of the German language among people who lived in various regions at that time. He admired it as the uniqueness of the German nation. Mostafa Vaziri contends that language is a significant variable contributing to the evolution of national consciousness. He said language works as the medium of communication and the basis for national thinking. On the contrary, Ernest Renan challenges the idea of people who used one language to belong to one nation. He explains that language is not a necessary basis for a nation. He argues that many countries in the world use several languages, but they remain as one nation.

Language debate played a vital role in forming the nation-state in different parts of Asia, Europe, Africa and America. In India, language played a significant role in the formation of the multinational country. In East Bengal, language played a crucial role in forming the basis for Bengali nationalism. This article wants to argue that from 1947 to 1952, the significant demand of the language movement was to establish the Bengali language both in the centre and province. The students of the University of Dhaka (DU) played a leading role in the movement. Moreover, the university campus was the hub of the movement.

The language debate constituted the basis of the language movement. It continued in Pakistan's centre and province among the topmost policymakers and intellectuals. The government wanted to establish the Urdu language in the centre and province where the Bengali people wanted to establish Bengali along with Urdu in the centre and Bengali in East Bengal. Thus language movement focused on the significance of the Bengali language in both the centre and province.

The debate on the national language question started before the creation of Pakistan. The main exponents of the debate were Dr Ziauddin Ahmed (a former Vice-Chancellor of Aligarh University) and Dr Muhammad Shahidullah (Teacher of DU). Ziauddin proposed that Pakistan should adopt Urdu as her state language, like Hindi

in India. In response, Mohammad Shahidullah argued that the Urdu proposal was against provincial sovereignty and self-determination. He suggested that Pakistan could think to accept Bengali, English, Urdu and Arabic as her state languages. However, he prioritised the Bengali language on the question of the state language. Because it is the seventh-largest language in the world, the mother tongues of the majority of people of Pakistan and Bengali literature were vibrant.

After the creation of Pakistan, the language debate diversified to the question of state and provincial languages. A booklet published by the Tamaddun Majlish Pakistaner Rashtra Bhasha: Bangla na Urdu (State Language of Pakistan: Bengali or Urdu) constituted the intellectual base of the debate. The booklet advocated that both Urdu and Bengali should be the state and official languages for the centre. Moreover, for East Bengal, Bengali should be the medium of instruction, court language and the official language; Urdu may be treated as the second language and English as the third or international language.

Language debate turned into a language movement following the language recommendation of the first educational conference. The conference was held from 27 November to 1 December 1947 to assist the Ministry of the Interior's Education Division in determining Pakistan's future educational policy and programme. At the conference, significant suggestions on the language question came from the speech of Fazlur Rahma and the report of the Primary and Secondary Education Committee. Fazlur Rahman claimed a special consideration of Urdu in the national structure and demanded to make Urdu as the lingua franca of Pakistan. Regarding the provincial languages, he said, Pakistan must provide the maximum scope for the growth of provincial languages as instruments for the dissemination of the culture and the media of instruction, but without sacrificing the unity of Pakistan's common culture. The language committee suggested that a common language is necessary to maintain the new nation of Pakistan, and that should be Urdu. Some members of the Committee also suggested that Urdu be the medium of instruction in each province.

Language movement became intensive on the question of Constituent Assembly language. On 23 February 1948, the Constituent Assembly of Pakistan was in session at Karachi. In the session, it was proposed that the members would have to speak in Urdu or English at the Assembly. Dhirendranath Datta moved an amendment motion to include Bengali as one of the languages of the Constituent Assembly. He argued that out of the six crores ninety lakhs population of Pakistan, four crores forty lakhs were from East Pakistan with Bengali as their mother tongue. So, the language of the majority of the people should be included as the language of the Constituent Assembly, state language and lingua franca of Pakistan. Opposing the motion, Liaquat Ali Khan, the Prime Minister of Pakistan, said Pakistan had been created because of the demand of a hundred million Muslims in this sub-continent, and their language is Urdu. So, the language of the Muslim nation should be Urdu.

The Address of Jinnah intensified the speed of the language movement. He delivered some speeches in Dhaka in March 1948. In his first speech on 21 March at Racecourse Ground, regarding the provincial language, he said the people of East Bengal will decide what shall be the language of the province, but the state language

of Pakistan shall be only Urdu. He argues that, without one state language, no nation can remain tied up solidly together and function. On 24 March, at Curzon Hall in Dhaka University, he said that provincial people can freely choose any language as their official language. However, Urdu must be the state language and lingua franca of Pakistan. On 28 March, on the radio, he emphasised the unity of the Muslim nation. He said, "If we begin to think of ourselves as Bengalis, Punjabis, Sindhis, etc, first and Muslims and Pakistanis only incidentally, then Pakistan is bound to disintegrate".

The language movement reached its climax following the speech of Khwaja Nazimuddin. On 27 January 1952, at Paltan Maidan, Dhaka, he said only Urdu would be the state language of Pakistan. There was an adverse reaction to this speech among the students. His speech reached the language movement in the climax of the 21 February situation.

Besides the national and provincial languages, the government wanted to impose the Arabic script to write Bengali. This initiative exaggerated the language movement. In 1949, the Education Ministry of Pakistan suggested writing all Pakistan's regional languages in the same Arabic script. They argued it is necessary for solidarity, national unity and the rapid advancement of general education in Pakistan. Firoz Khan Noon, the Governor-General and the Prime Minister of Pakistan, suggested that Bengali should be written in the Arabic script. To implement the suggestion, Anjuman a Harful Quran Samity was formed under government assistance in 1952. The main objectives of the samity were to teach Bengali by the Arabic word and to publish Bengali books in Arabic script. Statistics showed that till 1957, they established 1157 centres in East Bengal. Moreover, they published many Bengali books in Arabic script. Among them most significant were Pakistan Adarsha, Arabi and Bangla Pandulipi, Barnamalar Samasya, Arabi Harafar Itihas, Arabi Harafa Bangla Paron, Haraf Somasya, Pak-Bangla Quran Syska, Arbi Harafa Lekha Pora, etc.

Language debate focused on the government planning regarding the Bengali and Urdu languages. The Bengali people understood that the government wanted to destroy the status of the Bengali language and the Bengali script. To save the Bengali language in the centre and province, they started the movement against government planning and speech. The University of Dhaka students started the language movement on December 6, 1947, at the University campus, protesting the language recommendation of the Karachi Educational Conference. It continued protesting the recommendation of the Legislative Assembly and the addresses of Muhammad Ali Jinnah, Khawaja Nazimuddin and Feroz Khan Noon. It got momentum on 21 February 1952 when students brought out processions violating Section 144. Rafiq Uddin Ahmed, Abdul Jabbar, Abul Barkat (on 21 February), Shafiur Rahman, Ohiullah (on 22 February), Abdus Salam (wounded on 21 February and died on 7 April) and some others embraced martyrdom. The central organising force of the movement was the students of DU; for mobilising the movement, they continuously organised some important activities, such as strikes, protest meetings, hartals, processions, etc.

Major activities by the students and teachers of the University of Dhaka are given in the table below:

No	Name of the Programme	Date	No	Name of the Programme	Date
1	Protest Meeting	6 December 1947	16	Strike	17 April 1949
2	Protest meeting	12 December 1947	17	Strike	18 April 1949
3	Strike	26 February 1948	18	Strike	20 April 1949
4	Procession	29 February 1948	19	Strike	21 April 1949
5	Meeting	2 March 1948	20	Strike	25 April 1949
6	Meeting	10 March 1948	21	Meeting	11 March 1950
7	Strike	11 March 1948	22	Strike	11 March 1951
8	Strike	12 March 1948	23	Meeting	25 March 1951
9	Strike	13 March 1948	24	Meeting	27 January 1952
10	Strike	14 March 1948	25	Strike	30 January 1952
11	Strike	15 March 1948	26	Meeting	31 January 1952
12	Meeting	21 March 1948	27	Strike	4 February 1952
13	Meeting	24 March 1948	28	Hartal	21 February 1952
14	Celebration of 11 March	11 March 1949	29	Hartal	22 February 1952
15	Procession	12 March 1949	30	Foundation of ShaheedMinar	23 February 1952

The statistics show that for making the movement successful from 6 December 1947 to 23 February 1952, DU students actively performed 14 strikes, 12 meetings, and two hartals. Among the 14 strikes, some were held only on the DU campus, some spread across Dhaka city and some throughout the country. During the strike day, the students walked out of the class and would assemble inside the DU campus. Amtala, premises of the Salimullah Muslim Hall, Fazlul Huq Muslim Hall and Jagannath Hall of DU were the main grounds for the gatherings. Sometimes, they would also congregate in front of the national assembly, the chief minister's and other ministers' houses, which were inside the DU campus. The strikes, hartals, and protest meetings were followed by the meetings, processions, slogans, and sometimes picketing. The procession would move around the campus, chanting slogans. Sometimes the procession would cross the University area and would go to the secretariat building as well as towards old Dhaka with a view to drawing the attention of the top officials of the government, journalists and mass people.

Dhaka University became the hub of the Language movement due to the leadership, intellectual activities and affiliating character of the university. The language movement was run through some organisations from 1947 to 1952, such as Rastrabhasa Sangram Parishad (State Language Action Committee). There were two committees of the same name. The first was established towards the end of December 1947, and the second was on 2 March 1948. Dhaka University Language Action Committee was formed on 11 March 1951 and the Shorbodolio Kendrio Rashtr bhasha Sangram Parishad (All-Party Central Language Action Committee), was formed on 31 January 1952. All the organisations were constituted and run under a generic name instead of any political party banner. Most of the leaders and activists of the organisations were students, teachers and alumni of DU. To attract and motivate the students to join the movement, the activists usually would go to other educational institutions and deliver their speeches there. Contemporary national and international newspapers actively followed up on language activities. Thus, the movement spread to other educational institutions in Sylhet, Rajshahi, Pabna, Natore, Barisal, Kushtia, Bogura, Rangpur, Mymensingh, Jamalpur, Khulna, Bikrampur, Narayanganj and gained a nationalist character.

To make the students, conscious, DU would organise two kinds of speeches, such as intellectual or academic speech and popular speech for the general people. Both were organised in the auditorium of the residential halls or departments of the university. National and international guests were invited as the speaker. Among the international guests, a large number were diplomats. Through them, DU could maintain a good relationship with the foreign countries. Besides, Dhaka University Central Students' Union (DUCSU) and hall committees also played a vital role in organising the debate and other cultural activities. Thus, DU became the hub of the language consciousness.

Dhaka University was started as a teaching cum residential university in 1921. Due to the East Bengal Educational Ordinance of 1947, the university got the sole authority to recognise and affiliate with all educational institutions in East Bengal (above the Matriculation and High Madrasa standard) which were previously under Calcutta University.

Dhaka University, Affiliated Colleges and Student Strength

Session	Number of DU Students	Number of Affiliated Colleges	Number of Affiliated College Students	Total No of Students
1947-1948	1693	55	19,685	21,378
1951-1952	2373	64	15,803	18,182

Source: Annual Report of the University of Dhaka from 1947-1952

After partition, the affiliate character of DU made it the largest educational institution in Pakistan. This is why when DU began any movement, it was able to spread out all over the country very quickly, making DU the centre of the language movement.

The language movement was a successful movement. Due to the movement on 6 April 1948 East Bengal Provincial Legislative Assembly accepted the Bengali language as the official language and the medium of instruction. On 22 February 1952, the National Assembly session passed a recommendation to recognise Bengali as one of the state languages of Pakistan. Article 214 (1) of the Constitution of 1956 and Article 215 (1) of the Constitution of 1962 recognised that 'the state languages of Pakistan shall be Urdu and Bengali'. 21 February became a government holiday, and Shaheed Minar became the symbol of Bengali nationalism.

The Language movement played a vital role in generating Bengali nationalism. Pakistani nationalism and the nation's philosophy played a prominent role in the creation of Pakistan. After the partition, it was thought that Muslims of Pakistan would be more loyal to the identity and philosophy of the new state. At the beginning of the nation formation, Pakistan's central and provincial leaders started their Pakistanization process. By the name of religion, they wanted to establish Urdu language and took different initiatives to destroy the influence of Bengali in the centre and province. Opposing their initiatives, the language movement started, continued and reached its climax in East Bengal.

Language activists focused on the linguistic homogeneity of the Bengali people and the glorious history of Bengali literature. They clarified the distinct identity of Bengalee and Pakistani as well as East Bengal and West Pakistan. They could assemble a large number of Bengali people for a common cause. It created the basis of Bengali nationalist thinking. The supporters of Urdu language focused on the communal philosophy of religion. By contrast, the language activists emphasised the secular philosophy of language to strengthen national and provincial identity. Thus, the movement outlined the secular philosophy of Bengali nationalism. Muslim League was the founder of Pakistan. It was thought the party would be Pakistan's sole political mouthpiece in independent Pakistan. Language activists challenged their hegemonic power and began counter-hegemonic politics in East Bengal. The language activists upheld the secular sentiment and organised themselves under the non-communal party banner. It introduced the idea of coalition politics instead of party politics in East Bengal. Before the Partition, Muslim elites were the leaders of the Muslim League and Pakistan Movement. After the Partition, language activists challenged their leadership. They created new leadership from the literate Bengali middle class, which was produced by the DU. Thus, the nationalist movement became the conflict between Muslim elites and the Bengali middle class. Due to the language movement, a cultural awakening happened in East Bengal. Rafiqul Islam said that before 1952, the main centre of Bengali literature and culture had been Kolkata, but later, DU became the new centre. Language movement stressed on Bengali culture, which became the central nationalist culture in East Bengal.

We can summarise the key information from the foregoing discussion and analyse the topic altogether. Language movement visualised two distinct groups in Pakistan. One was in favour of the government, who were followers of the power and Muslim League, and the other was opposition, who opposed and challenged the activities of the government. The first group supported the government due to their interest or ideological reasons. Political leaders, Zamindars, elites, and some intellectuals supported the government due to their personal interests. Orthodox Maulanas, orthodox Muslims, and the Urdu-speaking people supported the government due to their devotion to ideology and for the salvation of the hereafter. The second group was Bengali students and intellectuals. They opposed the government in East Bengal. The DU students led students; most of the intellectuals were former DU students. Thus, the language movement created a strong opposition group that separated the Bengalees from non-Bengalees, East Bengal from West Pakistan, and Bengali nationalists from the Pakistani government. The students, teachers and alumni of DU were the leaders of the Language Movement. They formed Rastrabhasa Sangram Parishad (State Language Action Committee) in 1947-48, Dhaka University Language Action Committee and the Sarbadalia Kendrio Rastrabhasa Sangram Parishad (All-Party Central Language Action Committee) to lead the movement. Almost all the leaders and activists of the organisations were students, teachers or alumni of DU, and they made the DU campus the pivot of the Language Movement. The students and intellectuals of East Bengal followed their activities. Thus, the Language Movement spread throughout East Bengal. The Language Movement created the foundation of Bengali nationalism and provided the guidelines for the future Bengali nationalist movement. DU students were the leaders of that group, and the DU campus was the heart of the movement. Language movement paved the way for the subsequent other nationalist movements against the oppressive, suppressive and repressive policies of Pakistan. Moudud Ahmed evaluated the language movement as the first trace of the nationalistic movement in Bangladesh. Rafiqul Islam observed that the Language Movement created the Bengali nation under the leadership of the new generation.

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Traditional Pottery in Rajshahi Region: Challenges and Scopes of Contributing to National Economy

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Abstract

The history of pottery can be found in all civilizations. As a result of the scarcity of stones, we can see the presence of pottery in our country. Pottery has evolved in this clay delta to create sculptures and functional utensils. This activity has been taking place in Bangladesh's northern region, known as the former Rarh region. We have earthen pots, terracotta plaques, and other artifacts from Sompur Bihar that bear witness to the region's history. Because of the region's suitable soil, many potter villages have sprouted up. As a result, even though there were a large number of potters in this region of Bangladesh until the 1990s, their situation is precarious. As a result, it is necessary to restore this industry's glory through various forms of collaboration. This research based on qualitative method. Numerous issues existed in this field, including those related to social interaction, marketing, and manufacturing. The industry is being affected by the change in lifestyle and different substitute products. By manufacturing goods in accordance with time, they may turn this industry around. The sales of the product are increasing day by day both in domestic and global market. So that future generations are aware of this industry and can contribute to the national economy.

Keywords: Pottery, Challenges, Scopes, Industry, Economy.

1. Introduction

Pottery has quite an ancient history that may be found in almost all way of life. As a result, the presence of pottery in various parts of the world can be identified. So, this art tradition is comparable to others art. The oldest known ceramic artifact is dated as early as 28,000 BCE, from a small prehistoric settlement near Brno, in the Czech Republic. It is a statuette of a woman, named the Venus of DolníVěstonice.¹ Also, around 18000 BC the earliest pottery artifacts have been discovered in Jiangxi, China.² It can be assumed that significant amounts of pottery were produced during the Paleolithic and Neolithic periods. We can observe many types of pottery in the Mesopotamian culture before to 5000 BC in the same continuity. Pottery was used in the Indus civilization at Mohenjo-Daro and Harappa, which implies that this art form has persisted in the subcontinent since antiquity. Although pottery existed in various areas for the livelihood of ancient people, after the 4th century BC, it expanded enormously in Bangla area.³ Pottery was the most essential manufacture of everyday life in ancient Bengal. A large number of people occupied themselves with this craft.⁴ Since ancient times, the availability of raw materials and the elasticity of clay have aided in the development of pottery. In Bangladesh, there were six hundred and eighty villages devoted to the manufacture of pottery. The largest pottery-making villages, with three hundred and more families at work, lie to the west in the districts of Rajshahi and Jessore.⁵ But, families are drastically dwindling in number today.

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Numerous problems have arisen in this sector. It is challenging to restore the pottery industry to its former splendor, but the current state can be improved with the right actions. Customization of products, maintaining standard quality, using modern technology, availing median and large scale business capacity, research & development, marketing promotional activities are urgent to overcome the present Challenges and find essential Scopes for Contributing to National Economy. The pottery industry of Rajshahi can be considered as a potential field due to its glorious past. This study aims to discuss numerous pottery-related issues and provide any useful advice for resolving problems and opportunities to boost the national economy. The following are the study's objectives:

- To investigate the current way of life of potter men in the Rajshahi region.
- Determine the barriers to their traditional working method and marketing policy.
- To find out how they can harmonize their traditional work with the modern world.
- Discover the policy for contributing to the national economy.

This study will give an insight into the issues that the Rajshahi region's potters are now facing. They will also receive guidance on how to increase their business and ways to help the national economy. Simultaneously, they will get insight into how they might modernize their traditional craft. As a result, future potters will be motivated to participate in this business once more.

Literature review

Pottery:

Pottery is an important part of tradition and culture. The term "pottery" comes from the French or Latin words "poetic" or "potium" which means the drinking vessel.⁶ In general, pottery refers to any items manufactured of clay. Materials are fired at a specific temperature to make them durable and strong. There are two types of potters in our country Rudra Pals (AlimanGotra)⁷ and Rajmahali Pals (AladeshiGotra).⁸ These are classified according to the products they manufacture and based on the location of the ancestors. The general distinction is that Rudra Pals make containers for water and Rajmahali Pals make vessels for cooking.⁹ There are stricter distinction lies between Pals who make *hari-patil* and those who sculpt *murtis*, grand images for worship.¹⁰ A number of potters attempt to develop a statuette and achieve a unique quality in it and make statuette and artistic works of various gods and goddesses. Furthermore, although earthenware utensils are known for their primitive nature, a group of potters has gained the expertise necessary to create a variety of utensils, including plates, hari, kalshi etc. The manufacturers of pitchers, saras, and pots have unquestionably evolved into potters over time. Though making pitchers and pots is still a common occupation for many.¹¹ A site devoted exclusively to pottery-making is generally known as 'Pal Para' or 'Kumar Para'.¹²

Contribution of the Pottery industry in Bangladesh:

Throughout the dawn of human existence, pottery has made numerous contributions to global civilization. Besides that, we can infer our ancestor's history and culture from the pottery artifacts.¹³ When there was no plastic or metal, pottery was a distinctive, trustworthy industry. Consistently, Bangladesh's pottery industry has a rich historical background. In various Bangladeshi sites, including Paharpur (Naogaon), Mahastangharh, GovindaBhita, BhasuVihara (Bogura), Mainamati (Comilla), Bhitargarh (Panchagarh), and Wari-Bateshwar (Narsingdi) a surprising quantity of ancient pottery artifacts have been found.¹⁴ From the survey in 1985, there were 666 pottery villages locally known as Kumar Para or Pal Para consisting of 18 thousand families with 76 thousand people worked for livelihood in Bangladesh.¹⁵ And their contribution to the national economy was quite impressive. But now it has been reduced to 350 pottery villages where 5 lac people are directly and indirectly related to it in Bangladesh.¹⁶ The common products of this industry in Bangladesh are earthen pots, glasses, pitchers, jugs, pot covers, small banks, dishes, bowls, flower vases, dolls, and buckets. Besides, earthenware will take on a national role as a replacement for dangerous plastic utensils. Furthermore, they will be able to grow this industry as a potential sector in Bangladesh's economy by promoting it to the globe through various sponsorships. As a result, the role of pottery in preserving Bangladesh's traditional identity is groundbreaking.

A Short Overview of the Bangladeshi Pal (Potter) Community:

A good number of crafts and industries like textiles, sugar, salt, metal work, stone work and pottery etc. developed in Bengal from the very early period.¹⁷ In nineteenth century, the Zamindars' patronage helped the Pal community flourish in the 19th century. At that time, many Potter families came from Bengal to Bihar.¹⁸ In the Rayer Bazar, Mirpur, Savar, Rangpur, and Dinajpur regions, they operate their businesses. Along with it, the local Pal community of all over the country runs their businesses. But 1947 partition, most of the Potter Families went to India, and they did not come back. There were about 800 Potter families in Rayer Bazar area, which gives an idea of how popular this industry was at one time in the region.¹⁹

The Pal community can be called the torch bearers of pottery. The Pal sect is a part of the Shudra caste, one of the four castes classified by karma in Hinduism. This community works in clay from generation to generation and uses the surname 'Pal' at the end of their name. The word 'Pal' has several lexical meanings. The term 'Pal' comes from the Sanskrit word 'Pal,' which means 'Protector' or 'Guardian.' According to the Bangla Academy, it means protector, guardian, or the leader of a group. But with their behavioral and functional characteristics, the word 'Pal' does not match the lexical meaning. However, since they live in a group, there is a communal resemblance to the term 'Pal'. Hence, there are numerous anthropological and social tales regarding the origin and evolution of these Pal families. The Pal communities of ancient Bengal are not well-known. Yet two potters of the seventh or eighth century are well recognized. The peak of the *Gauriya Art*²⁰ that flourished during the glory of the Pala dynasty is represented by the artists Dhiman and Beetpal.²¹

Suitable soil plays a vital role in the art, skill and talent of the Pal community. Consumer courtesy, evaluation of industrial excellence, and the accessibility of pottery supplies all helped to support artists. Only when soil is affordable, accessible, and workable do pottery colonies begin to grow.²² Suitable raw materials are helpful for their proper work. As a result, they prepare clay based on their product. That is derived from their ancestors. Geographically speaking, the residents of the Pal community live close to the river or its branches. They can easily collect suitable clay to make pottery. This profession evolved quickly in Bangladesh because of the country's abundant waterways. For the same reason, the Rajshahi region had always been prosperous in this sector.

Historical overview of Pottery Culture in Rajshahi:

The area had a magnificent urban structure, as evidenced by archaeological finds from the eighth century. In continuation of this, during the reign of Mughal Emperor Akbar (1556-1605 AD), a strong and long-lasting Zamindari system called Rajshahi was developed with the possessions of Rajshahi, Maldah, Pabna, Bogra, Murshidabad, Nadia, Jessore, Birbhum and Burdwan.²³ As a result, the extent of demand for pottery at that time is observed in the remains of daily use items and the terracotta plaques of the walls of the vihar or temple. The Pala era or even earlier might be credited with the supremacy of pottery in the Rajshahi area. Currently Damkura, Haripur, Harian, and Horogram Union in Paba Upazila, Deluabari Union in Durgapur Upazila, Mohonpur Upazila, Sardhoh and Charghat Union in Charghat Upazila, Puthia, Baneshwar, and Jewpara Union in Puthia Upazila, Gorgori, Pakuria, and Arani Union in Bagha Upazila, Godagari Upazila, Talondo and Kamarga Union in Tanore Upazila of Rajshahi is still engaged in this profession.

Difficulties in Pottery industry in Rajshahi:

There are numerous issues in the pottery industry that are decreasing its glory all over the country. Even many pottery industry villages have gone to extinction and the rest of existence is facing various problems. Major difficulties facing the pottery sector include a lack of raw materials, the financial crisis, improper technology, a shortage of skilled people, a lack of government and non-government training, outdated manufacturing and marketing practices, and competition. A typical issue in this industry, according to the report, is a lack of production infrastructure. Besides, the difficulty of investment, inefficient management, lack of youth interest, availability of machine-made plastic products, and lack of research development. Again, lower profit margin, living in a remote area, damages of products, health problems, lack of government patronization, weak transport facilities, lack of storing facilities and working places and absences of marketing promotion are also weaknesses of the pottery industry.²⁴ The weather condition also hampers activities of its production. Besides, the new generation does not agree to engage themselves in this industry because of their lower social status, ignorance of other professionals, and insufficient income.

People are becoming more interested in handicrafts and modern gadgets, and the Pal community is becoming almost extinct. Although to keep up with the times, many

are trying to change their products. Nonetheless, they stumble repeatedly as a result of incremental improvements.

Possibilities in Pottery industry in Rajshahi:

Pottery is an integral part of Bengali culture. Pottery is currently becoming more well-liked among urban residents, although having lost some of its earlier appeal. Comilla, Satkhira, Sherpur, Savar, Rupganj, Dinajpur, and Narail pottery is being sold to New Zealand, Australia, and Canada in addition to Europe and America because to its rising modernism and aesthetic appeal.²⁵ As a result, the pottery market is expanding. Many highly educated young entrepreneurs are interested in this field due to the increasing demand. People with higher education in the aesthetic of the fine arts are particularly investing in this sector. As a result, Fine Arts Faculty of Rajshahi University can play a vital role to improve Rajshahi pottery industry. It will be extremely simple to grow this industry because of previous successes. And it is possible to create jobs and alleviating poverty from this industry. By providing jobs inside the home, this industry raises the living standards of various communities while also empowering women. They will also contribute national economy.

Research Methodology:

A qualitative research method would be used to conduct the research. The survey data and interviews acquired from the many pottery villages in the Rajshahi region would be the key sources of information for this research. Surveys, field visits, interviews, expert comments, and observations would all be used to obtain data. Secondary sources of information include books, journal articles, thesis papers, publications, other daily newspaper and research.

Data collection:

In this paper, a fieldwork-based survey was conducted among members of the potter family at 14 pottery villages under 9 upazilas of Rajshahi district in Bangladesh. The data were gathered using a random sample of 109 families with some questionnaires. Respondents were selected from the family having pottery activities. I design a questionnaire form to gather the information I need for my research. This form includes five parts about the pottery industry personal information, details about activities, investment policy, marketing policy, and manufacturing policy. I visit some villages to collect information and appoint a research assistant in certain villages to gather data. The data were collected from January to June in the year 2023. After collecting the data, analyze the data to find out the problems and how to improve their situation. They can rediscover their glory, which boosts the economy of the country.

Analysis of Responses:

This section deals with the some of the empirical findings and analysis based on collected data.

Table: 01

Variables	Sub-variables	Frequency 438	Percentage (%)
Age	0-14 years	80	18.26
	15-24 years	86	19.63
	25-35 years	90	20.55
	Above 36 years	182	41.55
Gender	Male	250	57.08
	Female	188	42.92
Present Educational level	SSC	71	16.21
	HSC	28	6.39
	Honors	13	2.97
	Masters	3	0.68
	under ssc	296	67.58
	illiterate	27	6.16

To comprehend the current state of the survey region, the above table (Table- 01) provides information on the respondent's age, gender, and educational attainment. We conducted 109 families in this survey region, with 438 family members overall. So it is quite helpful to collect data from ten different pottery villages in Rajshahi region. But it may not represent all. In this table we see about 41.55 percent people belong above 36 years and most of them education level is below SSC.

Table: 02

Items	SA	A	D	SD
The demand for pottery products is decreasing day by day.	99	10		
Plastic, steel and metallic products are declining market share of pottery products.	94	12	3	
Lower profit earning in the pottery industry.	96	10	3	
Products of pottery are becoming more contemporary.	15	71	23	
Bad condition of road and communication damages pottery goods in the time of transportation.	74	35		
Unavailable fair and exhibition of pottery products.	17	89	3	
This industry requires extensive state promotion.	13	92	4	

SA=Strongly Agree, A=Agree, D=Disagree, SD=Strongly Disagree

Above the table (Table- 02) shows that most of the respondent strongly agree that the demand of pottery product is decreasing day by day. It causes shortage of production and manpower. The outmoded production technique is constraints faced by this industry in Rajshahi. Besides, most of the respondents think plastic, steel and metallic products are also capture the market. About 94 between 109 people strongly agree that the lower percentage profit from the sales is also barrier in this industry. And they think they need to update their products, so that they may survive in this competitive market. From this survey, we also see there transportation problem, unavailable fair and exhibition and government support.

Table: 03

Items	Sub-items	Frequency n=109	Percentage (%)
You/your family have been involved in this profession.	More than 20 years	0	0
	From Ancestor	109	100
Main earning source of your Family.	Pottery	109	100
	Others	0	0
Family members/children are involved in these activities.	Yes	24	22.02
	NO	85	77.98
Family members are choosing this profession for the future.	Yes	17	15.6
	NO	92	84.4
I am aware of the co-operative society in the pottery industry in my village	Yes	0	0
	NO	109	100
The process of prepare clay for pottery works	In manually (with hands and feet)	109	100
	By Machine	0	0
You/your family makes pottery products/goods	In manual wheel (chak)	107	98.17
	By Machine wheel (chak)	2	1.83
The Firing process of pottery	Traditional Firing (kiln)	109	100
	Others	0	0
You/your family produces such types of pottery product	Daily household	90	82.57
	Toys	3	2.75
	Decorative and artistic of crafts	6	5.5
	All above	10	9.17
Products are exported form your family	Yes	10	9.17
	NO	99	90.83
You/your family advertise for selling pottery products on billboards, leaflets, Facebook, YouTube or any other.]	Yes	0	0
	NO	109	100

Above the table (Table- 03) is very important for the research, because it shows that the overview of this industry's future and problems. About 100 percent respondents of this survey had been practicing this industry from their ancestor. And 100 percent families depended on pottery for their livelihood. Around 77.98 percent family members are not involved in this activity and about 84.4 percent of respondents did not choose this industry as a career. Most of them used a hand-operated wheel (Chak) and prepared clay by hand. Daily household types products were the main products of them, some produced toys, decorative and all kinds of goods. A majority of the respondent's items were not exported, and no marketing or promotion efforts were made.

Table: 04

Items	SA	A	D	S D
High costs and a lack of raw resources are obstacles to the manufacture of pottery.	14	93	2	
Production of contemporary goods is timely and adequate.	19	1	8 9	
High cost of fuel is obstacles to the manufacture of pottery.	96	9	4	
Lack of space is obstacles to the manufacture of pottery.	88	14	7	
Lack of experienced staff is obstacles to the manufacture of pottery.	9	99	1	
Through training, skilled laborers can be helpful in pottery production.	6	99	4	
Through training, timely product production and market expansion is possible	4	101	4	

SA=Strongly Agree, A=Agree, D=Disagree, SD=Strongly Disagree

Above the table (Table-04) shows the problem related with the production of goods. The majority of responders appear to be having an issue with raw materials. The primary raw material in traditional pottery manufacture is clay. Husk and hay are also utilized as raw materials during the fire process. Electricity and kerosene are extremely expensive and inconvenient in this industry. The respondents also concurred that they had a staffing shortage.

Table: 05

Items	Sub-items	Frequency n=109	Percentage (%)
I produce anything exceptional products.	Yes	0	0
	NO	109	100
I have a personal showroom/shop for selling products.	Yes	20	18.35
	NO	89	81.65
I sell my manufacture goods.	Wholesale	15	13.76
	Retail	13	11.93
	Both	81	74.31
I am changing my design of products.	Yes	5	4.59
	NO	104	95.41
We need the training to develop these activities.	Yes	73	66.97
	NO	36	33.03
Small credit loans will be effective for this activity.	Yes	23	21.1
	NO	86	78.9
Do you invest any micro-credit loans in this business?	Yes	0	0
	NO	109	100

In table 05, the majority of respondents acknowledged that marketing has certain issues. For this, they bring up a number of reasons, such as outdated design, lack of personal storage, transportation challenges, etc. Additionally, all agreed that training and a small loan may be beneficial for them.

Discussion:

The social, cultural, economic, technological history of human civilization is all related to pottery. So, taking the right steps can be helpful for our economy. The demands for pottery are increasing around the world day by day. So, we need to establish new pottery production industry to capture the growing market. There is a growing market for pottery in Bangladesh, particularly for decorative items. Potters can tap into this market by developing new designs and products that appeal to consumers. In this condition, Rajshahi will be a suitable place for that. Rajshahi is a more developed and beautiful city than other cities in Bangladesh at present. The inhabitants of this area are likewise developing into gorgeous individuals during the same period. At the same time, people are attracted to different aesthetic products. Pottery products can be one of the sources. We need to develop in this sector so that by satisfying local demand, these pottery items may be sold on both domestic and international markets.

According to an analysis of the opinions of Pal community of the Rajshahi area, they are suffering many challenges at present. There is a shortage of skilled craftsmen in the pottery industry. Pottery is a labor-intensive industry, and the cost of production is relatively high. This makes it difficult for potters to compete with cheaper, mass-produced goods, such as plastic and melamine. The government does not provide much support to the pottery industry. This includes a lack of funding for research and development, marketing, and training. If we want to survive this industry, government and non-government organizations need to come forward. First of all, they need motivation so that they can get managerial support. Training programs will be helpful to make aesthetic products rather than daily household utensils. In this matter, Bangladesh Small and Cottage Industries Corporation (BSCIC) can play a vital role. Through training, they will learn and experience modern technology. In order to streamline manufacturing processes and raise product quality, several government organizations and NGOs should investigate innovative technologies for pottery.

We need massive promotion to develop this industry. Establish a pottery market in Rajshahi like Nabinagor in Savar. Potters can also use their skills to create souvenirs and other products that can be sold to tourists. Bangladesh Parjatan Corporation (BPC) - National Tourism Administration- should promote the potters in different manner in Rajshahi. So that Rajshahi can play a vital role in tourist attraction place. The Export Promotion Bureau (EPB) and other related organizations should take proper steps to increase the identity of local pottery products abroad. Infactes-do-man, Aarong, Brac, Idias, Aranya Crafts, Ayesha Abed Foundation, Thanapara Swallows Development, Bain Textile, Bangladesh HostoShilpo (handicrafts), Bangladesh Rural Advancement Committee, CORR The Jute Works, Development Wheel, GonoUnnayanProchesta Batik, Gram BikashSangstha (GBS),

Karika – Bangladesh HastashilpaSamabaya Federation Ltd., Kumudini Handicrafts, National Crafts Council of Bangladesh (NCCB), Polli, UnnayanPropkolpo, SarbojoninKalyanSangstha (SKS) etc. organizations can contribute in this region. The ICT division of the government should take the initiative to implement e-business, e-marketing, and other digital concepts in the pottery industry. This industry is anticipated to develop gradually and a lot of young people will start their own businesses. By overcoming the challenges they face, potters in Rajshahi can play a significant role in the national economy. They can create jobs, boost exports, and promote tourism. Pottery is a valuable part of Bangladesh's culture, and it has the potential to be a major economic force.

Limitation:

This research was conducted among 109 participants from 14 pottery villages in 9 upazilas in Rajshahi; hence, it may not be representative of all. In a consequence, the conclusions of this study might not be relevant in all circumstances. Thus, further research can be conducted taking the different place into consideration. Hence, further research can be undertaken taking different many more other samples for comparative study.

Conclusion:

Pottery is a valuable part of Bangladesh's culture and heritage. It is significant from a social and economic standpoint as a long-term revenue stream. The study shows that the pottery industry is constantly constrained by issues like a lack of available soil, a lack of capital investment, a lack of credit facilities, the use of antiquated tools and techniques, the production of typical products, competition from the structured sector like the plastic, melamine, and aluminum industries, the absence of proper marketing strategies, and so on. The local manufacturers cannot compete with the other alternate industries without using upgraded equipment's. Governmental and non-governmental groups should aid to identify and support the potters. By gradually developing this business via creative education in the Fine Arts, employment should be generated. The next generation will be intrigued by this business if a market is established both domestically and internationally. As a result, this industry will recapture its historical roots.

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- 20 Dhimana pursued the 'eastern style', Vitapala painted in a style termed as 'middle-country', which meant Magadha or South Bihar in the Buddhist tradition. The painting of eastern India of the Pala age had a recognized style with two distinct regional expressions of Varendra and

Magadha. This Varendra region is also famous as Gaur. This is mentioned in HarahaTamrapattoli (554 AD) of Moukhari king Ishanvarman as a Gaur Shakti. The latter emperors and sultans of this area were referred to as ruler of Gaur. The spirit of the Mahayana Buddhist classic Arya-Manjushrimulka is referred to as Gauriya Art by literary critics like Dandi, Rajasekhar, and others.

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Unveiling Shariah Compliance: Why and How to Achieve Through the Separation of Investment and Deposit Accounts in the Practice of Islamic Banking within a Dual Banking System

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Abstract

This paper delves into the strategic separation of investment and deposit accounts in dual Islamic banking systems. Rooted in ethical principles and guided by Sharia law, Islamic finance emphasizes risk-sharing, equitable wealth distribution, and the avoidance of interest-based transactions. The convergence of these accounts challenges Shariah compliance and the distinctiveness of the system. This study argues for segregating investment accounts from deposits to uphold Islamic finance's integrity. Four sections dissect this issue: one highlights profit and loss sharing among Investment Account (IA) holders for financing real sector contracts, another emphasizes IA's legal scope for generating off-balance sheet financing, and the third reveals the cost-saving and efficiency-enhancing benefits of segregation. The final section discusses IA's potential for enhancing financial inclusion and a sharing economy. This paper asserts that this segregation holds transformative potential, aligning with Islamic finance's ethos and envisioning a future where financial systems reflect equity, justice, and societal welfare.

1. Introduction

Rooted in unwavering ethical principles and dedicated to cultivating economic justice, Islamic finance operates on the guiding tenets of Sharia law. This system espouses a distinctive approach to financial transactions—one characterized by risk-sharing, the equitable distribution of wealth, and the avoidance of interest-based transactions. This unique ethos resonates not only with devout adherents but also with those who recognize the urgency of fostering an ethical financial framework aligned with broader societal values. Thus, transparency, accountability, and ethical alignment are fundamental principles of Islamic finance. Through this understanding, the genuine essence of Islamic banking emerges—an arena where financial and ethical principles come together with utmost clarity.

However, in contemporary times, the real scenario within the Islamic banking system is far from this clear understanding. Specifically, within the dual banking systems, Islamic Banks are more inclined to follow the existing conventional practices. For

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instance, the coalescence of deposit and investment accounts within the Shariah-compliant Islamic Banking practices raises pertinent concerns of Shariah malpractices. The concern arises because the convergence possesses the potential to blur the delineation between the risk-sharing principles inherent to Islamic finance and the conventional practices pervasive in the realm of banking. Such lack of clarity in separation introduces complexities that cast shadows over the ability of Islamic banks to uphold their ethical commitments and align their operations with the principles enshrined in Sharia law.

That's why segregating these accounts has profound significance. Particularly, this segregation amplifies the resonance of the risk-sharing principles that constitute the essence of Islamic finance. By delineating investment and deposit accounts, Islamic banks can tangibly exhibit their dedication to the equitable dispersion of wealth and financial prudence. This strategic move aligns not only with the moral imperatives intrinsic to Islamic banking, but also harmonizes with the broader aspirations of a society that yearns for financial systems to embody conduits of justice and ethical commitment.

Against this backdrop, the intricate interplay between deposit and investment accounts within the framework of Islamic banking demands meticulous examination. The harmony between these financial elements and the overarching ethical ideal of Islamic finance underscores the compelling need for a distinct segregation between them. This essay embarks on a comprehensive exploration of a pivotal facet within Islamic banking: the strategic separation of investment and deposit accounts. As encapsulated by our title, "Unveiling Shariah Compliance: Why and How to Achieve It Through the Role of Investment and Deposit Account Separation in a Dual Banking System," this separation stands as a foundational pillar within the realm of Islamic finance.

As the title aptly implies, the separation of investment and deposit accounts yields not only heightened stability, but also serves as a conduit for operational efficiency. This partitioning paves the way for streamlined financial transactions, mitigating the complexities and administrative intricacies that often result from their intermingling. Such a streamlined framework resonates deeply with the ethos of efficiency that constitutes the bedrock of Islamic finance.

In light of these profound considerations, the urgency to delve deeper into the necessity of segregating deposit and investment accounts is indisputable. The forthcoming sections of this essay will dissect, analyze, and illuminate the multifaceted aspects of this strategic separation, with each theme meticulously woven to address concerns ranging from transparency and efficiency to ethics and alignment with the foundational values enshrined in Islamic finance.

Accordingly, Section 2 discusses the shariah non-compliant possibilities of investment management practice of the Islamic Bank. Whereas section 3 will delve into the core concept of profit and loss sharing (PLS), which is a cornerstone of Islamic finance. It will elucidate how the isolation of accounts enables effective PLS among investment account holders, encouraging the financing of real sector contracts and tangible economic activities. Section 4 will spotlight the strategic role of

investment accounts in generating off-balance sheet financing within the confines of the contemporaneous legal banking framework. Section 5 will shed light on how the separation of accounts translates into cost-saving mechanisms for Islamic banks. It will underscore the streamlined processes and optimal resource utilization that result from this separation, leading to enhanced financial performance. Section 6 will emphasize how the investment account platform fosters a collaborative environment that promotes financial inclusion, shared prosperity, and adherence to ethical financial norms. Section 7 concludes that the partitioning of deposit and investment accounts emerges as an illuminating path that aligns the intricacies of modern financial systems with the ethical ideals that have guided Islamic finance over centuries. Through this exploration, we embark on a journey of discovery—one that aspires not only for financial evolution but also for the realization of a financial ecosystem firmly rooted in ethics, justice, and the greater welfare of society.

2. Shariah Non-Compliance: Exposing the Consequences of Converging Investment and Deposit Accounts in Islamic Banking Practice

The term "Mudarabah" represents a distinctive partnership contract in line with the principles of FiqhMuamalat. This is a unique arrangement that involves two parties, where one party provides capital while the other contributes entrepreneur expertise in form of business management skills (Ariff, 1988). The capital-contributing partner is not involved in business operation activities during the partnership's tenure. The terms of the partnerships are agreed on consensus between the parties, whereas 3 fundamental features are fixed in the partnership contract, and these are essential to ensure the validity of this sort of partnership contract according to the FiqhMuamalat. These features are : first, predetermination of profit sharing between the two parties; second, the extent and nature of ventures risk sharing between the parties, where the capital provider solely bear the portion of capital loss and any operational loss is shared between the parties; third, the distinguished feature of ownership of an asset that is acquired during the partnership tenure solely poise on to the owner of the capital. and they continue to be the sole owners in case of any unrealized capital appreciation. If these assets are sold for a profit, the profits are dispersed in accordance with the previously agreed terms.(Ayub, 2012).Thus, according to FiqhMuamalat, the same features are applicable for the practice of Mudarabah transactions in Islamic Banking practice where the basis of the transaction is the form of profit and loss sharing (PLS) principle, signifying that depositors 'invest' in the Islamic bank's business. Subsequently, these depositors earn returns on their investments as outlined in the previously stipulated conditions.

However, under the Islamic Banking practice, handling of Mudarabah term deposit account is open to some serious shariah compliance issues. For instance, Islamic banks frequently handle Mudarabah term deposit accounts in a way that causes Shariah non-compliance. This non-compliance results from the discrepancy arises from the use of the Mudarabah term deposit money. The discrepancy arises between the amount of money acquired from depositors and consequently advanced to the borrowers (Archer & Karim, 2009). In practice, banks operating within the dual banking system follow the principle of reserve banking or fractional banking. Where

banks kept a certain portion of money collected through deposit as a reserve. So, there is always an excess of cash available from deposit. Similarly, in the case of Mudarabah deposit, the surplus capital acquired from depositors is then invested in equities, commodities, or other short-term investment alternatives by the Islamic bank. Banks use a variety of strategies to properly use deposited funds and create profits. The profits generated from these investments are consolidated and then divided among depositors based on the agreed-upon profit ratio. While the pooling of deposits and joint investment in a diversified range of assets might constitute only a fraction of the Islamic bank's operations, it becomes crucial to assess the feasibility of segregating and accounting for these assets as a collective investment involving both the Islamic Bank and the Mudarabah depositor in specified assets (Archer & Karim, 2009). Because by definition according to Fiqh Muamalat Islamic Bank is the Mudharib and Mudharaba deposit owners are capital owners. This practice introduces a degree of ambiguity to the delineation of boundaries within Mudarabah contracts—confounding the distinction between shareholders and customers due to the inclusion of their respective rights.

Depositors who participate under Mudarabah agreements have a responsibility to adhere to their ethical and moral standards intact by ensuring that their money complies with Shariah guidelines (Hamza, 2016). Where the Shariah compliance related to Mudarabah contract requires a valid profit and loss sharing arrangement, that means for the validity of the contract the depositor must be exposed to the risk of losing capital (Bouheraoua, et al., 2016). In practice, the management of Mudarabah deposit account through the pooling of money under the general investment account transforms the Mudarabah contract into a risk-neutral one, because while investing through pooling may lead Bank in one investment instance to make a loss which offset in another investment, all together in aggregate Islamic Bank may make a profit (Archer & Karim, 2009). In practice, Islamic Bank by upholding a singular general pool, ensures that all forms of income, including returns generated from financing activities and deposits from clients, are channeled into this account. Consequently, any potential loss incurred by an individual customer, such as in the case of a bad debt stemming from financing arrangements, does not exert any adverse impact on other depositors. This safeguard stems from the pooled nature of the accounts, wherein the bank's financial health is collectively upheld, and shielding individual depositors from being disproportionately affected by isolated losses. Thus, it is unlikely to have made any total losses. In reality, this practice is not Shariah-compliant because under such practice anyone place funds on Mudarabah basis does not need to bear loss because of pooling funds.

This practice of pooling is almost a resemblance to conventional banks' practice, where it follows the deposit-based model. Under conventional banking, deposit-based earnings are highly diversified because of pooling all deposits and invest them in different options (Adewale & Archer, 2019). Islamic banks are following such practice because they are more concerned about ensuring or guarantee the deposit money, thus, pooling the funds to smoothing the risks.

In Islamic banking, a notable distinction should arise between shareholders and Mudarabah depositors, stemming from the fundamental principle of risk-bearing.

While conventional practices usually blur this line (Maurer, 2002), Islamic banking mandates a clear demarcation. The theoretical underpinning emphasizes that Mudarabah depositors assume the risk of capital loss without any capital assurance, fostering a genuine risk-sharing model (Ayub, 2012). In contrast, shareholders enjoy a more relaxed stance regarding capital risk. This delineation aligns with the ethical tenets of Islamic finance, promoting fairness and equitable distribution of returns and losses. Thus, Islamic Bank practices aligning to conventional practice raises the question of whether Islamic Banking is form over substance.

This challenge necessitates a comprehensive reevaluation of the operational dynamics within the Islamic banking framework. In response to this challenge, the concept of separating investment accounts from deposit accounts emerges as a pivotal solution. This separation addresses the intricate interplay between these accounts and provides a pathway to uphold Shariah compliance and enhance financial stability. By isolating investment accounts, Islamic banks can establish themselves as institutions that not only receive deposits but also manage investments, effectively delineating their dual roles.

Separating investment accounts from deposit accounts offers a strategic solution to these challenges. This segregation serves to differentiate between ownership risk and investment risk, ensuring that each aspect of Islamic banking is appropriately managed. For instance, the introduction of Investment Accounts (IA) can facilitate ownership risk-taking in debt financing products, aligning with the core principles of Shariah compliance. By structuring Mudarabah as an Investment Account, Islamic banks can uphold transparency, provide realistic valuations, and offer returns based on risk exposure. This approach not only ensures compliance with Islamic principles but also offers customers the opportunity for potentially higher returns through informed risk-taking.

Moreover, the separation of investment accounts empowers Islamic banks to allocate capital more efficiently and prudently. By distinctly categorizing funds into investment and deposit components, banks can streamline their operations and enhance financial stability. This strategic division facilitates accurate risk assessment, enabling banks to allocate capital effectively based on the nature of the transaction and the associated risks.

3. Profit and Loss Sharing among IA holders – Financing Real Sector Contracts

In Islamic finance, a fundamental divergence from conventional practices lies in its principle of profit and risk sharing, which significantly impacts how risks are managed and allocated (Hassan & Kayed, 2018). Unlike the conventional debt-based system that employs interest charges to transfer risk from the transaction process, Islamic finance's distinct approach focuses on the equitable distribution of both profits and risks among parties (Askari & Mirakhor, 2015). The legitimacy of Islamic finance transactions is intricately tied to the presence of risk alongside labor and capital, in contrast to conventional guaranteed profit mechanisms (Ayub, 2012). Transactions guaranteeing pre-determined profits are considered non-compliant as they lack the essential risk element. This core distinction underscores Islamic

finance's core mission: to distribute risks proportionally among participants, thus mitigating their collective burden (Maddah, 2017). Hence, the foundation of Islamic finance rests upon the principles of shared risk and profit, setting it apart from conventional models that often entail risk transfer (Hassan & Kayed, 2018).

This delineation becomes more apparent in the context of risk-free transactions, where Islamic finance and conventional practices diverge significantly. While conventional systems may engage in risk-neutral transactions, Islamic finance prohibits such approaches due to their inherent absence of risk involvement (Maddah, 2017). Thus, another important aspect of IA operationalization is that it enables Islamic Banks to finance more real sector contracts.

In understanding the dynamics of risk within financial frameworks, it becomes imperative to delineate the multifaceted nature of risk. It extends beyond the realm of default risk and encompasses a spectrum of potential hazards, including market risk, capital risk, economic risk, and more, all bearing the capacity to engender unfavorable outcomes (Askari & Mirakhor, 2015). This perspective aligns with the principles of Shariah, which advocate for the equitable sharing of risk between lenders and borrowers rather than the unilateral transfer of this burden (Askari & Mirakhor, 2015). It's noteworthy that risk transfer, in essence, assumes a speculative characteristic due to the inherent uncertainty associated with loss events (Ayub, 2012).

In contrast, Islamic finance adopts a distinct stance that eschews both risk aversion and speculative practices such as gambling, rather it promotes proactive involvement in ventures that entail elevated risks for corresponding returns (Ariff, 1988). This approach not only stimulates economic growth but also motivates entrepreneurs to commit their utmost endeavors to maximize gains, thereby reflecting a principle emphasized by Kettell (2011), where risk's significance and personal dedication to a venture outweigh the mere financial input. Ultimately, Islamic finance fosters an environment where shared risk-taking becomes integral to achieving economic dynamism, innovation, and collective advancement (Maddah, 2017; Askari&Mirakhor, 2015; Ayub, 2012; Kettell, 2011; Ariff, 1988).

In this structure, entities shift to working as collaborative partners rather than remaining separate entities with distinct roles. Beyond the mere sharing of risks, they embark on a journey of shared profits. With the absence of predetermined conditions, a dynamic equilibrium emerges, providing a fertile ground for joint efforts. Clarity in delineating rights, responsibilities, profit apportionment, and the scope of accountability is paramount and must find explicit articulation within partnership agreements (Ariff, 1988; Ayub, 2012). This mutual alignment sets the stage for the collective pursuit of amplified value, exemplifying the inherent synergy of such partnerships.

While in the conventional ex-ante fixed setup, the borrower's primary focus is securing the required funding, while the lender is interested in recouping the lent principal along with accrued interest. However, the borrower cannot guarantee the success of the enterprise for which the funds were obtained (Bacha, Mirakhor, & Askari, 2015), leading to a potential conflict of interest between the borrower and

the lender (Maddah, 2017). A considerable level of uncertainty exists on the borrower's end, particularly when initiating a new project or enterprise, which could potentially lead to loan default.

This conflict of interest creates the potential for uneven risk distribution, as the withholding of information can be seen as a motivating factor for one party participating in the transaction (Bacha, Mirakhor, & Askari, 2015). Additionally, the predetermined interest payment in advance discourages the lender from actively engaging in monitoring the entrepreneur, their activities, or the future performance of the enterprise, it opens possibility for the borrower to channel funds towards exceedingly risky and speculative ventures, potentially leading to loss of funds and loan default (Askari & Mirakhor, 2015). Whereas according to shariah compliant principle, both lenders and borrowers share the common goal of wealth creation and enterprise development. This mutual objective enhances cooperation, reduces the likelihood of asymmetric information, and mitigates issues of adverse selection and moral hazards (Bacha, Mirakhor, & Askari, 2015). Thus, compared to the conventional practice of debt financing, IA would expand the horizon of financial inclusions that should lead to a more stable, realistic, and resilient business environment.

4. Investment Account is a Legal Scope for Generating Off-Balance Sheet Financing

Off-balance sheet (OBS) financing involves an accounting practice wherein a company omits a liability from its balance sheet, consequently influencing its debt and liability levels (Cornaggi, Franzen, & Simin, 2013). This technique, exemplified by operating leases and partnerships, can impact a company's financial structure (Papaniko & Wolff, 2014). In the case of partnership within OBS, even when a company holds a controlling interest, it is not obligated to list the partnership's liabilities on its balance sheet, resulting in a cleaner financial statement (Cornaggi, Franzen, & Simin, 2013). However, these disclosures may not comprehensively represent the company's total debt, further complicated by the allowance of such financing practices under prevailing accounting regulations (Papaniko & Wolff, 2014).

Given that banks inherently operate with considerable leverage, OBS financing holds appeal for them by aiding in maintaining a favorable debt-to-equity ratio for operational purposes (Papaniko & Wolff, 2014). This accounting approach aligns with the business goals of banks, although regulatory guidelines govern their application (Papaniko & Wolff, 2014). Through OBS financing, banks can strategically navigate their financial positioning, ensuring that their debt metrics support their operational strategies (Papaniko & Wolff, 2014).

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For a bank that has a high debt-to-equity, increasing its debt may be problematic for several reasons. First, for banks that already have high debt levels, expanding more loans will add more liabilities which is typically more expensive as required more capital requirement (Papaniko & Wolff, 2014). Second, increasing liabilities may affect the rating quality of the bank and thus weaken the business opportunities (Papaniko & Wolff, 2014). Thus, for any bank, the scope of OBS is an effective way of doing business and make a profit, as it can reduce liabilities on the balance sheet.

The same is true for Islamic Banks, as Islamic banks are operating under prudential regulation of Basel standard so the amount of liabilities is crucial, and an increase in liabilities subsequently always warrant token of capital as risk absorption option (Bank Negara Malaysia, 2019). This capital token restricts banks' ability to business expansion, investment, and consequently limit the earnings capacity (Bouheraoua, et al., 2016). Through the Investment Account, the IBs can use partnership contract frequently to finance any sorts of investment opportunities, even the riskier one (Bouheraoua, et al., 2016). As partnership endeavors are considered as OBS so IB can keep a clear and complaint balance sheet under the prudential regulation, whereas it can simultaneously finance a high return generating riskier projects to expand, invest and earn from its business(Bouheraoua, et al., 2016).

For example, IB can finance even the Research and Development (R&D) projects of the business. Usually, R&D is expensive and may have a long-time horizon before completion. In lots of cases, the R&D project does not generate satisfactory outcome or innovation. Some businesses like technology and drugs are heavily R&D driven. In the case of the recent vivid COVID-19 pandemic, an Islamic bank may form a partnership with drug firms and can invest in the R&D project which is directed to invent cure drugs for pandemic disease. Partnerships offer various accounting advantages. Consider the case of an R&D partnership, where a company can incorporate minimal liability onto its balance sheet while actively engaging in research activities. This proves advantageous since, throughout the research phase, there might not be a significant high-value asset available to counterbalance the substantial liability. This scenario is especially pertinent within the pharmaceutical sector, characterized by the extended timeframes required for the completion of R&D initiatives aimed at developing new drugs.

5. Cost-saving and Efficiency Enhancement of Islamic Banks through Investment Account:

The operationalization of an investment account would enhance efficiency in the overall banking system as well as to the economy. This enhancement would be instigated first, from the IB's internal level operations because the introduction of the investment bank will reduce operational costs for banks in several ways. Firstly, as the principal is not guaranteed under the investment account, the banks don't have to bear the deposit insurance premium anymore (IBRC, 2017). It should not only reduce the costs of the banks but also increase the profit level. Secondly, banks will not have to hold a statutory reserve for investment accounts as these accounts are not

considered as deposits. As a result, banks will have more options to utilize the saved capital funds, it has an immediate impact on efficiency enhancement. Thirdly, the off-balance sheet approach of investment account would free up banks' precious capital for several other incomes earning options. Fourthly, from an operational perspective, the IA by definition would now replace the practice of *tawarruq* term deposit by the *mudharabah*, *musharaka*, and *waklah* agreements. Which should readily decrease the brokerage fees –buying and selling of commodities via brokers or established trading platform under the *tawarruk* structure.

From the financial system perspective, the operationalization of IA would ensure a broader extension of the system within the economy (Adewale & Archer, 2019). Under the mimicking tendency of a deposit-taking bank, IBs were implicit hinges into adverse selection practices. Where the IBs were inclined to a more risk-averse approach as they need to guarantee the capital to the depositor, this risk-averse approach results in screening projects for finance with fewer risk returns payoffs. Whereas, the IA would now enable the IBs to take more high-risk returns to payoffs projects. This is not only expanding the investment horizons for IBs but also expands viable sources of finance for real sector projects, as real sector projects have more high-risk returns payoffs (Adewale & Archer, 2019).

Given the fact that real sector projects are more prone to high-risk return payoffs, the scope for availing finance to more high-risk returns payoff projects remove the bottlenecks for IBs to become the catalyst for financial inclusion. Usually, in the real sector, new ventures at their starting phases require more equity financing, subsequently, they promise more growth in the near future thus also generates high returns (Ayub, 2012). Due to weak financial conditions, entrepreneurs of new ventures always find it hard to get debt finance from banks as they lack collaterals (Bouheraoua, et al., 2016). Besides, due to their high risks in the growing phase, the deposit-taking banks screened them non-viable financing options as they do not match their risk-averse approach (Bacha, Mirakhor, & Askari, 2015). Thus, most of these ventures remain outside institutional finance. The IA approach of IBs is now scope for this venture to avail banks financing and service through more applicable equity financing options. This mechanism of financial inclusion is crucial for economy-wide nurturing entrepreneurship. This nurturing will generate innovation and act as a driving force for the economy. This is also an effective mechanism for income along with resource distributions among the overall economy.

6. The Scope for Enhancing Financial Inclusion through Sharing Economy: Investment Account Platform

The nature of equity investment to real sector ventures through the investment account enables the scope for financial innovation. One such innovation is the opening of the Investment Account Platform (IAP). This financial innovation has three distinct dimensions. First, it provides an opportunity for new ventures to showcase their prospects to any sorts of investors –individual to institutional, and small personal to large corporate investors (IAP, n.d.; IBRC, 2017). This expands the investment opportunities immensely as it includes options of real sector investment projects (IAP, n.d.). Second, it expands the horizon of funding sources for real sector

ventures. Third, it simultaneously opens scope for pooling both available funding and investment opportunities through sharing economy (IAP, n.d.). This sharing economy platform efficiently makes scope for investment matching according to categorial equity ventures (IBRC, 2017).

Malaysia is the pioneer of starting financial innovation through the Investment account platform (IAP) as IAP Integrated started its business in 2015 as an internet-based multibank investment portal (IAP, n.d.). This is an online platform consisting of Shariah-compliant Islamic banks that facilitate the channeling of funds from investors to finance viable ventures (IAP, n.d.). There are six shareholders, including Bank Muamalat Malaysia Berhad, Bank Kerjasama Rakyat Malaysia Berhad, Affin Islamic Bank Berhad, Bank Islam Malaysia Berhad, Maybank Islamic Berhad and Bank Simpanan Nasional (BSN) (IAP, n.d.). IAP is developed and operated by IAP Integrated SdnBhd which is a subsidiary owned by Raaed.

IAP has essentially three constituent players: the ventures, banks (intermediaries), and investors. Ventures are usually corporations that wish to raise funds for their projects. IAP is a new avenue for the entrepreneur to raise funds and capital, rather than the traditional way of raising funds by applying for a loan from banks (IAP, n.d.). The benefit of raising funds through IAP is the application by the ventures will be assessed simultaneously by six banks, rather than one bank (IAP, n.d.). The venture owners can choose the best offer that suits their needs. Besides, IAP is accessed by a broad range of individual and corporate investors, thus enabling the venture to raise funds from potential investors (IAP, n.d.).

IAP is also user-friendly as it is accessible anywhere, anytime if there is an internet connection. To raise funds through IAP, firstly, a venture has to submit an online application which is subsequently follow-up and assess by the shareholder banks. Secondly, if the venture is viable, the shareholder banks will conduct due diligence on the said venture application. Thirdly, the shareholder bank and the venture will negotiate the terms and conditions (IAP, n.d.). The Islamic bank will then seek approval from its internal committee. Once approved, the bank shall issue a Letter of Offer (LO) to the venture (IAP, n.d.). Fourthly, the risk profile of the venture will be rated by an independent third party known as RAM (IAP, n.d.). Fifthly, the Islamic bank will float the venture on IAP. After the funds are successfully raised from the investors, the Islamic bank will disburse the funds to the venture (IAP, n.d.).

The risk rating of the ventures is done by RAM, an independent third party. RAM is a general credit assessment of non-financial companies in Malaysia (RAM, n.d.). The assessment of a company's business, financial profile, and the risk of investing in the said company is made based on public information and independent research conducted by the analysts (RAM, n.d.). RAM solutions SdnBhd provides independent credit information and risk analysis on ventures listed on IAP. The credit ratings can be used as a reference to weigh an appropriate amount of returns considering the risks involved, it is not a recommendation to buy or sell an investment, and measure whether the investment is good or bad (RAM, n.d.). The platform carries a range of risk profiles from risky to conservative. Since IAP is a

new platform, to build confidence and trust in the investors, the platform currently only consists of investable products with lower risk (Aziz, 2016).

The banks are acting as an intermediary in IAP. Banks assess and monitor the ventures by conducting due diligence to ensure the risks undertaken are aligned with the investment mandate (IBRC, 2017). After assessing the ventures, the bank will put the ventures on IAP to make them available to the investors. The bank will disclose the description of the venture, the terms of financing, and the risk-return profiles of the ventures (IBRC, 2017). The bank also does matchmaking by recommending appropriate products in line with investors' risk appetite (IBRC, 2017). The banks match funds received with underlying ventures according to the investment mandate. The bank will continue to monitor and update the investors the financing status and the progress of the venture at least twice a year after the investors invest in the venture (IAP, n.d.). The bank also distributes profits to investors in the pre-agreed term.

IAP is a new avenue for investors to seek returns. There is a wider investment choice and the investment is bank-intermediated so the investment is safer and more secured (Aziz, 2016). There are two categories of investors: individual investors and corporate investors. To be an investor on IAP, online registration must be made. Individual investors have to undergo a Suitability Assessment (SA) before investing for the banks to understand the needs of the investors (IAP, n.d.). A series of questions will be asked to determine the risk profile of the said investor, namely financial capabilities, investment need and appetite, and investment knowledge and experience (IAP, n.d.). Based on the SA, the investors will be divided into four categories. The first category is capital protection investors. This group of investors is not suitable to invest in the products offered on the IAP because they have zero tolerance towards any loss of capital and they are too protective over their initial investment (IAP, n.d.). The second category is conservative investors who have low tolerance towards loss of capital and only seek for low-risk investments (IAP, n.d.). The third category is moderate investors. They have medium tolerance towards loss of capital and seek for moderate risk investments. The last category is aggressive investors. They accept high-risk investments and have a high tolerance towards loss of capital. The results will be valid for one year (IAP, n.d.).

IAP will match the investors with suitable ventures based on the investor's SA score and venture's risk profile by RAM (IAP, n.d.). For corporate investors, they are not required to go through the suitability assessment. To become a venture on IAP, the corporation is only required to register online and submit an authorization letter to IAP (IAP, n.d.). The investor can decide whether to invest in the recommended ventures. Upon selecting a venture that matches the investor's risk profile category, he can decide the desired investment amount and make payment. If the investor plans to invest in a higher risk venture which is beyond his risk profile, the investor is advised to obtain further consultation from the sponsoring bank (IAP, n.d.).

7. Conclusion

The imperative of separating investment accounts from deposit accounts within the Islamic banking practice emerges as a foundational step toward ensuring Shariah

compliance and reinforcing the stability of financial institutions. Through the insightful exploration presented in the preceding sections, it becomes evident that this strategic segregation serves as a linchpin in addressing multifaceted challenges and unlocking myriad opportunities within the Islamic banking landscape.

The journey embarked upon through this discourse has delved deep into the intricate dynamics of Islamic finance, unveiling the complexities that arise when investment and deposit accounts converge. The recognition of risk as a shared responsibility, a key tenet of Shariah, has illuminated the importance of a clear demarcation between ownership risk and investment risk. This realization has spurred a quest for novel strategies that foster a harmonious coexistence of these risks, preserving the principles that lie at the heart of Islamic finance.

The elucidation of profit and loss sharing (PLS) among Investment Account (IA) holders, as detailed in Section 3, underscores the potential for financing real sector contracts. The emergence of IA as a legal conduit for generating off-balance sheet financing, discussed in Section 4, expands the horizon of possibilities for Islamic banks. This innovation not only aligns with Shariah principles but also opens avenues for diversification and risk management, propelling Islamic finance into a new era of economic engagement.

Furthermore, Section 5 emphasizes the tangible advantages of cost-saving and efficiency enhancement that Islamic banks stand to gain through the strategic separation of accounts. By allocating capital more judiciously and streamlining processes, Islamic banks can bolster their financial health while upholding ethical commitments.

The journey culminates in Section 6, where the horizon extends to the realm of financial inclusion and shared prosperity. The Investment Account platform emerges as a beacon of hope, offering an opportunity to embrace a sharing economy model that aligns with the broader ethos of Islamic finance. This not only resonates with the principles of justice and equity but also bolsters the reach and impact of Islamic banking in underserved segments of society.

As we reflect on the synthesis of insights garnered from these sections, a coherent narrative takes shape—one that envisions Islamic banking as a beacon of ethical engagement, financial prudence, and inclusive growth. The separation of investment and deposit accounts transcends mere structural rearrangement; it becomes a manifestation of the commitment to preserving the sanctity of Islamic finance in an evolving financial landscape.

In the light of this exploration, the overarching significance of this strategic segregation comes to the fore. It encapsulates the spirit of risk-sharing, transparency, and ethical alignment that are the bedrock of Islamic finance. The path illuminated through this exploration transcends theoretical discourse; it paves the way for a reimagined Islamic banking practice—one that is not only rooted in principles but also poised to navigate the challenges and opportunities of contemporary financial ecosystems. This journey of exploration, analysis, and discovery underscores the potency of knowledge, the power of innovation, and the resilience of Islamic finance principles. It underscores that within the strategic separation of investment and

deposit accounts lies a transformative potential—a potential that can drive Islamic banking to new heights of efficacy, ethical engagement, and societal impact.

In this realm of possibilities, Islamic banking emerges as a dynamic force—a catalyst for economic justice, an enabler of shared prosperity, and a guardian of ethical values. The vision that emerges from this discourse transcends the immediate confines of the financial world; it extends into the collective aspirations of a society seeking financial systems that resonate with principles of equity, justice, and the greater welfare of all. It is an aspiration that aligns with the timeless ethos of Islamic finance—an ethos that beckons us to not only unveil its depths but also to harness its potential for a future that is ethically grounded, financially resilient, and morally impactful.

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