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Editorial Note

The Prime University Journal (PUJ) is an International Journal published half-yearly (January to June and July to December). It is a scholarly peer-reviewed journal aimed to promote inquiry on education and research. PUJ encourages emerging scholars and academicians locally, regionally and globally to disseminate their professional knowledge, innovative ideas and research activities in the fields of life, literature, culture, business, arts, social science, law, science, engineering and technology related disciplines. The objective of the PUJ is to bridge the research community in humanities, social science and technology developers from academia and industry through submitting/publishing their research-based papers, articles, case studies, reviews on various topics of current interest on different disciplines, and book review in single platform. The PUJ has an international editorial board consisting of scholars of different disciplines of the eastern and western origins which help to mitigate the cross-cultural issues across the globe.

Eight research articles on different disciplines along with a book review have been selected in the current volume of PUJ.

The *first* paper attempts to analyze the attitude of a typical ambitious Indian middle class businessman, Margayya who wants to be a wealthy man by any means as portrayed in R. K. Narayan's *The Financial Expert*. This paper focuses Margayya's bankruptcy for his mania for money and the indulgences he gives to his son and Narayan's treatment of the hollowness of a materialistic, unethical business world.

The *second paper* focuses on the determinants of savings inclination of people in our country having a study field survey in the city of Dhaka. The authors attempt to explore vulnerable points of e-Commerce transactions, and present how one may keep the business transactions secure in e-Commerce in the *third paper*. By using anti-fraud detection tools and advance suite the authors have achieved more than 99.2% secured transactions.

The *fourth paper* highlights the role of local governance in diverse environment management of Bangladesh with taking the current status of the environmental management into consideration.

The *paper five* explores the types of syntax of Bangladeshi university students using on the social platform, especially, on Facebook, Messenger and Email.

The *sixth paper* intends to determine the relationship between the profitability and liquidity of food & allied industry of Bangladesh.

The seventh paper tries to provide and find out the diverse morphological impairments of the Bengali verbal autistic children. Moreover, this paper has firmed up with some proposals on what steps should be taken to overcome the found limitations during the research.

The *last paper* centrally concentrated to focus on the assessment and feedback modality which are usually used for English listening and speaking skills at grade VI-VII in the perspective of Bangladesh.

The book review has been done in an unusual/uncommon manner as it is a comparative study of two books along with the remarks and comment based on the knowledge of the author gathered from their personal life and works and also something author felt and understood from their selective writings making the write-up indeed more than a book review.

Finally, I would like to pay my sincere gratitude to the Patrons of the journal, all the members of the Editorial Board and the contributors of the journal. We hope that this volume of the journal will be a great help to the students as well as to researchers concerned.

Professor Dr M Abdus Sobhan
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M A Jalil

Margayya's Unethical Concept of Business in R. K. Narayan's *The Financial Expert* and its Consequences

Ishrat Zahan[1]
Faez M Serajul Hoque[2]

***Abstract*:** This paper attempts to analyze the attitude of a typical ambitious Indian middle class businessman, Margayya who wants to be a wealthy man by any means, ethical or unethical, authorized or unauthorized, as portrayed in R. K. Narayan's *The Financial Expert*. Through this portrayal, the novelist wants to focus on the 20th century Indian business dealings. The fact is that money itself controls the plot, action and movement of the protagonist who begins his career as a petty money-lender in the town of Malgudi in India and rises very quickly in an unauthorized way. He starts earning money by giving financial advice in selling their forms, and guiding illiterate farmers how to get loans from the Central Cooperative Land Mortgage Bank in Malgudi. But very unfortunately later on he becomes greedy and obsessed with money. He uses religion and relevant rituals as ways to propitiate the goddess of wealth, Lakshmi, whom he wants to show his veneration in order to become a wealthy celebrity of the town. As a typical businessman, he gives priority to the idea by making a store-house of money so that he can establish himself as a social icon. But the irony of fact is that he has lost his health and mental peace for hankering after money. This paper focuses Margayya's bankruptcy for his mania for money and the indulgences he gives to his son and Narayan's treatment of the hollowness of a materialistic, unethical business world.

***Keywords*:** Business dealings, unethical, Lakshmi, wealthy celebrity, social icon.

Introduction

Rasipuram Krishnaswami Narayan's *The Financial Expert* (1952) is regarded as the most successful work in the field of Indo- Anglian fiction, and it turns into a moral fable. In this novel, the novelist, Narayan shows his contempt for evil in any form which deserves to be punished through the realistic pictures of the development of an ambitious middle class financialwizard,

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Margayya who wants to earn "lakhs of rupees" in dishonest and unethical ways. The Financial expert, Margayya, aged forty two, leads his life by advising the ordinary peasants who come to Malgudi to take loans from the central Co-operative Land Mortgage Bank. Margayya is immeasurably obsessed with the power of money. Like a materialistic businessman, he judges everything in terms of money because of his greediness and obsession with money. In order to gain money and respect, he wants to make his policy mean like a hypocritical street beggar who begs for money crying over a dead body. For Narayan "happiness and wealth are not synonyms. Rather, passion for wealth is a synonym of evil" (Agrawalla, 1996). By tracing the rise and fall of the hero, the novelist has questioned the ethical and moral codes of living and tried to remodel the society. Narayan's portrayal of Margayya as a devious and shabby money maker questions the ethics of business in his realistic novel, *The Financial Expert*.

Concept of Ethics in Business

The concept of business ethics is the set of moral rules that govern how business operates and how business decisions are made and how people are treated. The business ethics ensure the transparency, complete honesty, openness in the interpersonal relations between the shareholders and the customers. Because of the lack of any kind of business ethics, shareholders are harmed and the company collapses. Unethical manners in business cannot confirm the right thing in all situations. For an individual businessman who is unethical in the course of his job, there must be a disastrous fall for himself along with his society though he enjoys a superficial profitable life, and ultimately his business corrupts down from the top with a fatal misfortune.

Concept of Unethical Approach in Business in *The Financial Expert*

Srinivasa Iyengar (1973) expresses his view that Narayan portrays Margayya as a business man in five phases of his development: (1) the financial adviser to the peasants, (2) the prosperous publisher of *Domestic Harmony*, (3) financial adviser and money-lender to the peasants, with his own office in Market Road, (4) the financial wizard who receives deposits and pays fabulous rates of interest and (5) the insolvent Margayya, with a prospective return to where he had started from. After a deep analysis of these phases, it is portrayed perfectly that Margayya's business career has to face an inevitable downfall because of his unethical attitude towards money and business. From the beginning the way Margayya adopts to continue his business, lacks legality and transparency. In the last stage of his life, Margayya, a businessman, has collapsed and he becomes a bankrupt only because of his lack of honesty and transparency. Because of his greedy obsession with money, he forgets all types of balance of ethics:

i. In his first business he earns money helping the illiterate people ignoring the procedures of Central Co-operative Land Mortgage Bank.
ii. In his second position as a prosperous publisher of a book of pornography he rejects his moral values only to get money.
iii. In his third business, he starts lending money at 7.5% avoiding the rate of interest fixed by general banking. He has to stop this business because of his illogical rate of interest.
iv. At his fourth and last stage, Margayya starts to receive a large amount of deposits from the well off persons in the town of Malgudi and pays them high and illogical rates of interest (20%). There is no transparency in the matter how he has given the interest to the customers.

Finally his state of bankruptcy which is inevitable, results from his unethical and superficial decision of shifting to new business. In this regard, Iyengar adds the following words to sum up Margayya's whole business career—"Like a boomerang the curve of Margayya's career comes full circle in the end" (Iyenger,1973) . This critic perfectly comments on the analysis of the plot of the novel where we will be able to portray the perfect picture of a middle class business man. Because of the shabby nature of his business values, Margayya has finished where he has started. He starts his business career with a lower standing and out of his greediness he has experimented new enterprise which does not have any legality and permanence. P.K Singh (2001) comments regarding this, "The novel shows us the people's existing ambition for earning more and more money in a short time. Narayan wants to say that a man without corresponding ability cannot succeed in earning desired wealth and power. He also draws our attention towards the evils arising out of the wealth" (Singh, 2001).

Margayya and His Passion

The theme of avarice and passion for money along with the ambition to become rich is employed around the character, Margayya who has a significant role based on the circumstances. In the words of Jayant K. Biswal (1987): "The Second World War has also affected the economy of Malgudi. In such a situation the role of a financial expert can never be ignored. Margayya's promotion from an ordinary money lender transacting under a banyan tree to a financial wizard is spectacular and it also tells of Malgudi's potentiality to grow and change" (Biswal, 1987). He helps the shareholders of the bank to borrow money with a small interest and lends it to the needy with a higher interest. This is the process upon which his livelihood depends. In the words of William Walsh (1992), Narayan portrays an ordinary life of a middle class business man with ethical dilemmas and problems of real modern life; "*The Financial Expert* is an exact account of village usury and city-deceit and a controlled probing into the motives of money –making" (Walsh,1992). Though the business life of Margayya starts as a path seeker for the villagers, he does not exist for a long time. The threatening manner of the Secretary of the Bank forces him to stop working as a middle man. He is compelled to discontinue his business for an incident in which his spoilt son, Balu throws his accounts book, containing all entries of his transactions with his clients, into the gutter. He becomes somewhat pragmatic and obstinate towards money. He comments very cynically on the misbehavior of the Secretary: "He has every right because he has more money, authority, dress, looks and above all, more money. It's money which gives people all this. Money alone is important in this world. Everything else will come to us naturally if we have money in our purse"(Narayan,1952). Margayya has become over obsessed with the visions of money. He starts thinking that the world neglects him and behaves with hatred because he has no money. Being insulted by the bank secretary, he becomes determined to be rich because he realizes that money is the most powerful weapon in a man's life. Actually, the insults make Margayya develop a greed for money. Raizada (1969) comments:" Margayya is so much obsessed by the power and importance of money in human life that every little humiliation he faces, reminds him of his own lack of money" (Raizada,1969).

Realisation about the Importance of Money

There is a great realization in his mind, which comes to him after the brush with the Secretary who has forced him to stop his business of a middleman, and it has increased his consciousness to be wealthy almost in a morbid state of mind. Margayya becomes more aggressive and desperate to earn money by any means. He ponders over earning more money. "His mind began to catalogue all the good things money had done as far as he could remember. He shuddered to think how people could ever do without it. If money was absent men came close to being beasts"(Narayan,1952). Margayya becomes reflective when he finds a group of people collecting a lot of money under the pretext of giving a burial to an unclaimed dead body. He thinks that people are ready to do anything for money because money is "men's greatest need like air or food" (Narayan,1952). Money can make the impossible possible. Like a philosopher and money mystic, he gives his pragmatic theory regarding money, "Money is the greatest factor in life and is most ill-used. People don't know how to tend it, how to manure it, how to make it grow, and when to pluck its flowers and when to pluck its fruits. What most people now do is to try and eat the plant itself" (Narayan,1952). The greedy Margayya has become imaginative and ambitious and sees a vision of his son's bright future and of their aristocratic land property and even of the next generation. All these dreams turn into reality only when he has sufficient money. In this regard, Holmstrom (1973) says: "Margayya's attitude to money is what makes him what he is. Money gives him both a meaning in life and a station in the universe. His habit of metaphysical speculation arises only from 'the mystic feeling that money engendered' and from no other experience" (Holmstrom,1973).

Margayya and His Exaggerated Devotion to Goddess Lakshmi

Being a man of limited resources, Margayya prays to god of wealth for help. An important event occurs in his life: he meets a priest who has deeply impressed and convinced Margayya by saying, "Wealth does not come the way of people who adopt half-hearted measures. It comes only to those who pray for it single- mindedly with no other thought" (Narayan,1952). Then the priest asks him if he would propitiate the goddess of wealth or goddess of knowledge. Being intoxicated he argues in his mind, "A man whom the Goddess of Wealth favours need not worry much. He can buy all the knowledge he requires. He can afford to buy all the gifts that Goddess Saraswathi holds in her palm" (Narayan, 1952).Thus he utilizes religious rituals and devotion to goddess only to be economically solvent. He is a shrewd businessman who has become a specialist of money. He does not even like to waste a single moment in useless gossiping. However, soon a deep relationship of confidence develops between them, as the lives of common Indian people are influenced by the priests of temple. In the present status Margayya wants to earn money for his livelihood since he has only two hundred rupees in his pocket. He has no other sources to earn money which is the sole controller of his life. He is about to fall in economic crisis. His subconscious mind agrees to obey the directions of the priest. In this regard, Olson (1962) comments: "Fallenness is a state in which the individual constantly obeys commands and prohibitions whose source is unknown and unidentifiable and whose justification he does not bother to inquire into" (Olson,1962). Margayya is very much convinced about the priest's plan. He scrutinizes Margayya's horoscope and advises him to worship the goddesss Lakshmi continuously for forty days with the ashes of a red lotus and ghee made from milk of a grey cow. Margayya bows down his head in humility and decides to do every bidding since he is determined to be a wealthy and rich man with the endless blessings of Lakshmi. In fact, his obstinacy for getting money is justified by Sundraram (1988) : "Convinced that money is the only thing that matters, Margayya consults a temple priest regarding his future and the quickest way of making a fortune. His stars, he is told, are propitious; he must worship the goddess of wealth for forty days, with the ash of a red lotus and ghee made of butter from milk drawn from a smoke-coloured cow"(Sundraram,1988). Margayya has performed all the arrangements of 'puja patth' out of obsession with getting money. He has lost his common sense that he spends almost all his money in worshipping and on the household things. Because his sole concern is to gain money in any way. It seems that money is his goddess and devotion to it is his religion in his life. Even when he does not get the fruit of puja, he curses the priest thinking that he has been fooled by his tricks. He goes to the temple to enquire of the priest but finds that he had left Benares for a pilgrimage. This involvement is completely unethical and inauthentic as it is based on superstitious beliefs and lack of piety. His faith in the rituals soon vanishes as he loses all his money. His motive is full of unethical targets. Like an unethical man, he shows his duplicity in nature which is far different from his religious piety. He is very much commercial about whom Jayant K. Biswal (1987) comments, "Margayya's tragic- comic posture emerges from a queer combination of the traditional and the commercial. On the one hand he religiously undertakes the rituals for forty days; on the other hand he does not hesitate to take all the advantages of the war situation to suit his purpose. He worships the goddess Lakshmi, and for his son he hangs picture of goddess Saraswati in his room" (Biswal, 1987). To achieve his goal or enlightenment, a person's thought turns to gods. But Margayya always hankers after accumulating money. So the consequence is his tragic end because "Margayya has lost sight of limits and goals"(Holmstrom, 1973).

Inauthentic Motivation of Dr. Pal

An important episode that comes in the life of Margayya is his meeting with Dr. Pal who is, nevertheless, responsible for Margayya's rise by giving him the source of money and for his fall in business to a certain extent in his later life. Margayya encounters with such a person who introduced himself as a journalist, sociologist and author of the manuscript "Bed Life or The Science of Marital Happiness" (Narayan,1952). Undoubtedly, this intelligent man has impressed the ambitious and greedy Margayya. Their strange first meeting at the lonely, desolate pond gives a hint of something unfair and immoral happening in Margayya's business career, which will be observed very soon as a result of their relationship. It seems that Dr. Pal is the agent of inauthenticity in his life. Narayan has perfectly highlighted Dr. Pal's intelligent estimation about Margayya's greed and lust for wealth, " 'If you are thinking of making money or more money or just enough money, speak,' said Pal almost in a whisper, coming close to his face. His eyes were so serious that Margayya said: 'How did you guess?' 'There are only two things that occupy a man's mind. I am a psychologist and I know.' 'What are they?' Margayya said. 'Money and Sex' "(Narayan,1952). Dr Pal motivates Margayya to buy the book of pornography in exchange of his purse which contains twenty five rupees only, in order to manage its publication and to sell it at a high cost. It really gives a new turn to his life. Convinced by the suggestion of Dr. Pal, Margayya purchases the manuscript for twenty five rupees, publishes it under a new title 'Domestic Harmony' with the aid of Madan Lal of Gordon Printery in Market Road. As he worships the goddess of wealth with devotion according to the suggestion of the priest, he succeeds in earning huge wealth through the publishing venture of the book on 'Domestic Harmony' through the partnership with Madan Lal. In this way, he succeeds in this effort and earns enormous wealth. Putatunda (2012) tries to give the real flavor of the character of Margayya, "The widespread social and political corruption that taints life in India after independence also stains a backwater like Malgudi. Margayya and Dr. Pal of *The Financial Expert* represent the lure of money and sex in contemporary Indian society" (Putatunda, 2012).

Now money begins to flow in for both the partners from the publication of this scientific book of physical relationship of human beings. But as he adopts unethical and inauthentic ways to become rich, his future is not safe. His publication of the book *Bed Life* or *Domestic Harmony* brings him immediate success, and thus the forty days' ritual bears fruit which may be effective according to the Indian beliefs, but in the long run it becomes the reason for his tragic fall. And at the same time, the rituals ultimately result in Margayya's disaster because of his impure ambitions. In this regard, Biswal (1987) says, "Margayya's passionate desire to become rich, reflected in such events as his forty days' ritual, leads him to a state of hysteria. His meteoric rise calls for our admiration as well as censure. He shapes things to suit his own interest and a time comes when he is no more able to extricate himself from the things he has been associated with Dr. Pal, with all his vulgar obsessions of sex and money moves from being Margayya's messiah to being the cause of his final ruin" (Biswal,1987). The involvement with Dr. Pal takes Margayya to the path of success after publication of the book given by Dr. Pal. However, very soon he begins to feel ashamed of making money from the publication of a pornographic book. At this stage he suffers from mental conflict which is derived from the question of ethics of this way of earning money. His wife, Meenakshi has a violent objection to the publication of such a book, and this is also a gross violation of the orthodox Indian values. Margayya becomes careful about his social prestige and his son's future. He loses his interest in the book and does not hesitate to sell his partnership to Madan Lal for a lump sum payment and makes himself free from the anxiety of moral looseness. Perhaps it may be his moral sense that awakens him and motivates him to avoid this immoral association though it is true that he has already made a handsome figure of money from his publishing venture with professional Madan Lal. Obviously, only for his own interest he rejects the job because he is very anxious about his prestige in the society, which may be profaned by that immoral association.

Margayya's Over Obsession to be a Financial Wizard

As a smart and shrewd businessman, Margayya shifts to a regular money- lending business at a shop which he rents from a blanket-dealer. It is his new business as a banker, receiving deposits of money from well-to-do persons in the town on the basis that he would pay them a higher rate of interest at twenty percent annum than the rate of interest the general banks pay, where the rate of interest is only three per cent. Here lies his shrewdness in the shabby and ingenious scheme of becoming a wealthy figure in the society. This business thrives to such an extent that he gets the reputation of a financial wizard and a movie celebrity. People from different levels seem to feel comfortable to deal with Margayya regarding financial exchanges. They do not try to find out the source of money of Margayya. Walsh (1992) comments, "People under stress came to Margayya because he was so accommodating and unfussy about formalities. He advanced cash easily and promptly. He charged interest in so subtle a way and compounded it so deftly that anyone who signed one of his bonds was more or less finished" (Walsh,1992). The products of his business are found in the shape of gold bars, bonds and currency in his safe and the statements of houses and distant cultivable lands. If growing money is compared to the ripening of corn, every rupee contains seed of another rupee which increases to infinity. His starting of a new business is quite unthinkable. The author attempts to emphasize Gandhi's philosophy in Margayya's business context. Regarding Gandhi's economic philosophy, Misra (1995) says — "If Christ emphasized moral well-being of man and Karl Marx (1818-1883) attached the first importance to material development of man, it was Mahatma Gandhi who laid equal emphasis on moral and material progress of man. His economic philosophy is directed towards the moral and spiritual development of all human beings rather than towards a blind pursuit of economic growths" (Misra,1995). Narayan projects the ideas of Gandhian philosophy through Margayya's concept of social and economic equality.

His common passion for money turns into an obsession and then, a mania. Ethically and morally, of course, Margayya's scheme of making money is open to serious objections. The novelist portrays Dr. Pal as an agent in procuring deposits since he has wide social connections as a journalist and he advises people to deposit all their surplus money with Margayya and ultimately, he turns out to be a leading financier of the town. He has become the utilitarian businessman and knows how to exploit the people surrounding him and to take advantage of the situation. He does not like to be confined within a business of little interest. Through the following comment, Nazar Singh Sidhu (1992) evaluates Margayya in this regard ,“ Margayya no longer feels interested in advancing loans to the poor villagers. This interest business has become his limit. Money does not multiply here as rapidly as it would if he invites deposits. Dr. Pal is brought in with a double purpose in his mind. He is a man of wide connections. Through his agency Margayya's deposits swell to unimaginable limits" (Sidhu,1992). Margayya who is truly a businessman, tries to utilize the friendship with Dr. Pal to be wealthy in an immoral way and becomes a successful meteor in the sky of business. But very soon this meteor has to face a downfall because of the malicious revengeful motive of Dr. Pal created by his son Balu. Dr. Pal, who once was his guide and confidant, now becomes the sole cause of his drastic ruin and misfortune. Walsh (1992) justifies the situation in this way:“ His life was spent in gathering it, parceling it, carrying it home, counting it. But at one moment in a burst of honest indignation he makes an enemy of the baffling Dr. Pal who has corrupted his son. As suddenly as money comes, as suddenly it goes, again through the intervention of Dr. Pal who sets about rumours to damage Margayya's credit, producing a run on the bank which ruins him"(Walsh,1992). Margayya is forced to break the relationship with Dr. Pal on a bitter note when he perceives Pal's hand in spoiling his son Balu. Being furious, he starts beating Pal, who takes revenge later upon Margayya by circulating a false rumour about Margayya's financial condition. The false rumour is that Margayya has become bankrupt, which spreads as quickly as fire. So finally every client rushes to get his money back and this incident brings out Margayya's financial ruin to the extent of bankruptcy. Thus their friendly relationship comes to a close as abruptly as it had started. It seems that the benediction of goddess Lakshmi comes in the form of Dr. Pal and it vanishes as soon as Dr. Pal connects and handles the business of Margayya. Their relationship is based on unethical monetary concerns and breaks due to lack of mutual understanding and the wicked role of Dr. Pal, a dishonest and fraudulent agent in Margayya's life.

Margayya's Over Indulgence Towards his Son

Margayya's indulgence towards his son is objectionable like his obsession with money. He pampers his only son Balu and nourishes a lot of dreams about his son's prosperity in life. Gradually Balu becomes spoilt and aggressive. He leaves home for Madras. It must be mentioned that Margayya did not give loss in business due to his absence. Here, we find that his involvement and desire for money is completely inauthentic as he cares for money more than his only son" (Gupta & Walia 2015). After a long path of troubles and unpleasant events, finally his parents arrange a marriage of Balu with an educated lady Brinda, daughter of the owner of a Tea-Estate. He consults an astrologer about his choice of a bride for his son to match their horoscopes, but he ignores the astrologer's prophecy. He wants the astrologer to give a decision to suit his own choice of a bride for his son by any means. As a rich man he believes that money can not only change a man's life, but it can change the very motions of the stars also. However, after marriage Balu does not improve and he is addicted to the wrong path of destruction with the instigation of Dr. Pal whom Margayya always wants to avoid. His anxiety about Dr. Pal's association is justified by Lakshmi Holmstrom (1973) who comments, "Margayya has a profound puritanical moral sense. Yet opportunities for making money, which ought never to be bypassed, always come through the agency of Pal, whom he sees as an evil and immoral man. Margayya allows corruption in the making of money, but he is deeply distressed by any association with sexual immorality or loose living" (Holmstrom, 1973). In fact, Margayya is quite conscious of his son's future along with his own social prestige. However, Margayya's parental dream completely shatters when he learns that his son Balu drinks wine, lives in the company of lecherous women and plays cards with bad company. Due to the conspiracy of Dr. Pal, Balu claimed his father's property and behaved roughly with him. As a result, Dr. Pal has become revengeful and malicious enough to bring about the tragic fall of Margayya. So Balu's role is very vital for his downfall. In this regard, Gilra (1984) comments, "The meteoric rise of Margayya carries with it a touch of monstrosity. Collapse must come, and it comes through Balu—the other consuming obsession of his life" (Gilra,1984). In fact, the life of Balu is the mark of the failure of Margayya's life and the result of his unethical manners in business and his obsession with money.

Result of Unethical Business

It must be noted that the tricks employed by Margayya are unethical and unfair. It is acceptable for a man to lend money to the needy people and charge them reasonable rates of interest in order to become rich himself. But a man should not become a loan shark by charging his debtors an exorbitant rate of interest. Margayya does not make any plan to invest the money deposited by people to him, but he only keeps it in his house in a room. But his policy is entirely unprofessional since he receives deposits and pays high rates of interest to the depositors without investing those deposits in some business. Margayya indulges in a serious and strange malpractice to enrich himself and to enrich the depositors as well. The depositors do not feel certain of an indefinite continuance of that rate of interest. How long would Margayya have been able to keep paying that interest to the depositors even if there had been no sudden rush of the depositors to withdraw their deposits? Even if Dr. Pal had not caused Margayya's ruin, he would have been reduced to bankruptcy anyway because he did not have any solid basis to continue paying a high rate of interest to the depositors. The interest, which he regularly pays to the depositors, is paid to them from their own deposits because he is not investing the money of the depositors in any financial institution, or in any business which can yield any dividends to him. The seeds of his insolvency lie in the heart of his project. It is certainly a shady business and Margayya has started his project with a view to accumulating money, even though there is no real need for him to do so.

Conclusion

To conclude, the dichotomy in Margayya's life has become inevitable only because of his lack of good morals and his unethical attitude towards money. He is a typical path- shower in India, but the irony of fate is that his lack of cool judgment and strong morals brings him to an inferior status from where he had started his business as a middle man. As he has violated the ethical rules from the beginning to the end of his business, he has to accept the downfall of his life. Raizada (1969) comments, "Margayya is an embodiment of greed for wealth. All his thoughts and activities are governed by the sole motive of accumulating more and more money. The various ups and downs that come in his fast changing life are born of his lust for wealth" (Raizada,1969). Thus *The Financial Expert* is a realistic image of an unscrupulous man, who wants to become rich and control his family along with other elements of the world, but in the process he forgets where to stop; he keeps accumulating money when it is love, care and attention that the family actually needs and wishes for. In spite of becoming rich and a successful businessman, he fails to live a happy and cheerful life. It is only because his involvement in and passion for earning and hoarding money are both unethical and inauthentic.

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Savings Inclination of Population in Dhaka City: An Empirical Study

Yeasmin Islam[1] and Benazir Rahman[2]

Abstract: The word savings is now an essential part of modern world. Savings is a part of our earned money which is not expended. People now a days save their excess money to earn extra from it. Savings helps to collect funds from people for big investments which influence our financial and economic condition. The paper mainly focuses on the determinants of savings inclination of people in our country. Determinants of savings tendency are different by people's living standards, age, gender, education and so on. For the study family background, lifestyle, financial factors, educational background and demographic factors of individuals have been selected as independent variables. For the study a field survey has been done using a structured questionnaire at Dhaka city. The Sample size was 100. Principal component analysis has been used for analysis. Different statistical tools like Mean values with ranking, standard deviation etc. have also been used to analyze data. Focused group discussion has been conducted to focus on the savings tendency of youth and aged people. The study reveals that all of the selected variables significantly influence the savings propensity of households.

Keywords: Savings, age gap, living standard, Bangladesh.

JEL Code: D14

Introduction

People earn their livelihood by doing different types of activities including job, business etc. Livelihood encompasses people's capabilities, assets, income and activities required to secure the necessities of life. Most of the time people do not expend all the money they income rather they put aside a part of their monthly income for future necessity or to face any unpredictable situation in future. That is traditionally known as savings. Savings is a very significant part for a country's economic system. People save their money to get extra benefit from it. Generally people save money in their pottery bank, piggy bank but if the amount is

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large they save it in the financial institution, mostly in bank. These pieces of savings together become big investments for an organization which help to boost our financial and economic condition. In this modern era most of the organizations depend on bank loan which is a part of general people's savings. But the behaviors of general people towards savings are not same. There are different types of factors which influence people's savings behavior. The main objective of this paper is to identify the savings tendency of common people. Living standards, age, gender, education, income these are the some factors which are considered as the determinants of savings tendency. For the study purpose, a field survey was done using a structured questionnaire at Dhaka city. The Sample size was 100. Principal component analysis has been used for analysis. Different statistical tools like Mean values with ranking, standard deviation etc. have also been used to analyze data. To explore the differences between youth and aged people savings tendency a focused group discussion has been conducted. The next section has focused on research questions of the study. The third section has shown the other's literature and after that methodology has been shown. The next part has shown the analysis and findings. The last section has focused on the conclusion.

Research Questions

For the study the following research questions has been set;

RQ1: Do the selected variables significantly influence the tendency of savings of the common people?

RQ2: Does there any difference arise in savings tendency due to the difference in age?

Art of Literature

An individual's savings is the proportion of disposable income in a period that is not consumed, but invested (or saved) for future consumption or bequest. For comparison purposes, this amount is scaled by the disposable income and then referred to as the Savings Rate (Cronqvist, Henrik and Stephan Siegel, 2015). Individual's behaviors are different because their perception and personality trait vary from person to person and for that reason their behavior regarding savings is also diverse. They found that an individual's savings propensity is governed by both genetic predispositions, social transmission from parents to their children, and gene-environment interplay where certain environments moderate genetic influences.

According to Popovici, George (2012), the savings behavior of Dutch household's based on their demographic, house and personality variables. Age, civil status, education and family structure had an important impact on the level of total savings. The life-cycle model results showed that younger households save more. Their study's main focus was to identify the difference between savings behavior of house owners and renters. As expected, an increase in the house value has a decreasing effect on the savings of house owners, while income has a positive effect on the savings of renters. They divided total savings into categories (liquid savings, investment savings, durable goods savings and debt savings), results show that different types of personality traits have a contrasting impact on the savings categories. Openness was found as an important factor for liquid savings and debt savings. Consciousness was found to influence negatively for investment savings. Debt savings were found to be positively influenced by extraversion but agreeableness was found to influence negatively for debt savings. They did not find any relationship between emotional stability and savings.

In related research Kulikov, Dmitry, Annika Paabut, and Karsten Staehr (2007) on Estonia's household savings behavior researchers identify that, the savings rate depends positively on regular household income, but more pronouncedly on transitory income. Even if the Estonian economy continues to expand rapidly, this may not lead to a higher household savings rate. Households receiving income from self-employment have lower savings propensities. Among the measures of non-financial assets, the empirical results suggest no statistically significant effect on savings behavior from the ownership indicators of household's home and other real estates. The possession of a range of durable consumer goods, in particular cars, reduces household savings. Larger debts and/or debt-servicing payments reduce household savings. The young and the elder appear to save more than the middle-aged. Higher levels of education lead to lower savings.

Different income group's household savings behavior is influenced by different socio economic and demographic factors. A micro study had been done by Rehman, Hafeez-ur, Furrukh Bashir, and Muhammad Zahir Faridi (2011) on Multan, Pakistan on this concern. The study found education of household head, female to male ratio, family size, region of residence, total dependency rate, value of house and number of live stocks are insignificant variables.

Education acts as an important variable for savings behavior. According to Solmon, Lewis C. he expected in his research that more education should lead to more savings for individuals. The research results indicate that both average and marginal propensities to save tend to rise with the schooling attainment of the family head, other things being equal. The paper also shows that the countries with highest savings rates were also the fastest real growth rates. Hasni, Hashim (2014) in their research they focused about Gen Y savings behavior and they determined three dependent variables which are parental socialization (ps), peer influence (pi) and self control (sc) and among these variables parental socialization played the most important role to influence savings habits among Gen Y, and the weakest is self control.

In the research of students savings behavior done by Jamal, Amer Azlan Abdul (2015) on Students of Higher Learning Institutions in Kota Kinabalu, Sabah, Malaysia, they shows that family involvement, financial literacy and peer influences are shaping students' savings behavior. Of the three variables, family influence was regarded as the most powerful and significant factor.

Unlike students, employees have regular income and they are also concerned about their regular savings. Delafrooz, Narges, and Laily Paim (2011) in their research, they try to identify the relationships of selected variables such as- gender, ethnic, age, education, income and financial literacy with savings behavior and to determine factors affecting savings behavior among Malaysian's employees. Study conclusion indicated that age, education, income and financial literacy have significant differences on financial behavior. Moreover financial literacy, income, and marital status were found to be the most influential predictors of savings behavior.

Savings behavior of rural and urban areas are different, according to Chowa, Gina AN, Rainier D. Masa, and David Ansong (2012) who studied over rural areas in Uganda. Result showed that saving is more difficult for low-income individuals and households than their wealthier counterparts. Another study related to rural farmers in Nigeria (Umar, S. et al., 2014) was done with total of 60 respondents who were selected and interviewed on different factors. The farm sizes, age, years of education, annual income from farm and off-farm and household size were significant variables that determine the amount of money to be saved by farmers. Household size is considered to constitute major challenge to the amount of savings by rural farmer and the farmer's means or ways of saving are heavily dependent on personal savings.

According to Nayak, Subhashree (2013), rural area's marginal propensity to consume is more rather than the marginal propensity to save. The researcher surveyed among 300 households in rural village Sundergarh district of Odisha. The study reveals that the APC and MPC of the rural households varies in terms of the distribution of income and occupation i.e. in other words, the lowest income groups (the agricultural labours and the non- agricultural labours) have the highest marginal propensity to consume which leads to lowest marginal propensity to save as compared to the other occupational groups.

Another study in Indian rural household savings behavior conducted by Gedela (2012) in Visakhapatnam district in the state of Andhra Pradesh, they consider the savings behavior of rural and tribal population. In the study they found out that income is the most crucial factor of the savings behavior, male headed households save more than female headed households but this variable are not significant in tribal area and dependency ratio is found to have a strong negative influence on household savings in the total study area.

Objectives of the Study

- To identify the savings tendency of common people
- To explain the difference between multi generation savings tendency.
- To analyze the factor related to savings behavior of general people.

Methodology

Sample Size and Data Collection

For the study, a structured questionnaire has given among the particular sample to collect data which is considered as a primary source of data. A non-comparative scale questionnaire has created by using a five-degree likert scale consisting of such values;

Scale	1	2	3	4	5
Label	**Strongly Disagree**	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**

Random people have been selected as a sample with different background and different professions. Since the study is concerned with the savings tendency of common people, all the citizens of Bangladesh are potentially constituted the sampling frame as a population. For the survey, questionnaire has been given to the 120 people. At first the questionnaire has given at random basis to the respondents. Among 120 questionnaires, 100 were fully completed and usable for data analysis. It has represented the response rate of 83.33%. The survey has done at Dhaka city only.

The demographic information is given as follows;

	Table1: Demographic Information of the Respondent				
Variables	Categories	Number of respondents	Variables	Categories	Number of respondents
Gender	Male	75	Marital Status	Married	51
	Female	25		Unmarried	49
Age	Under 18 years	2	Educational Background	Under SSC	7
	18-24 years	31		SSC	5
	25-34 years	38		HSC	19
	35-44 years	15		Graduate	42
	45-54 years	8		Postgraduate	26
	55 years and above	6		M Phil./ PhD	1
	Service holder	35	Number of family Members	2-3	17
	Businessman	16		4-5	52
	Student	28		6-7	15
	Housewife	13		8-9	9
	Others	8		10 and above	7
Family Type	Joint	50	Are you a Prime earning member?	Yes	37
	Nuclear	50		No	63
Monthly Income	Below TK. 10,000	35	Amount of monthly savings (approximately)	Less than TK. 1,000	45
	TK. 10,000-19,000	18		TK. 1,000-1,900	14
	TK. 20,000-29,000	9		Tk. 2,000-2,900	6
	Tk. 30,000-39,000	8		TK. 3,000-3,900	3
	Tk. 40,000-49,000	6		TK. 4,000-4,900	8
	Tk. 50,000 and above	24		Tk. 5,000 and above	24

Focus group discussion approach has also used to gather data for the study and also to compare the thoughts of youth with the aged people. We used 2 groups as follows;

- FGD group 1 consists of 20 young boys and girls of middle class and affluent family. All of them are students.
- FGD group 2 consists of 10 aged citizen of Dhaka city.

Mode of Analysis

To defend the research, the following factors have been nominated:

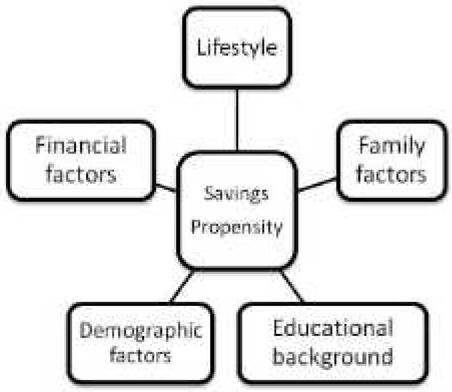


Table-2: Lists of Selected Dependent and Independent Variables

Independent Variables	Items under each variable
Demographic factors	• Age gap • Housewife vs. working women
Lifestyle of individuals	• Consumption tendency • Standard of living • Peer pressure or society trend • Living location • Future-oriented behavior • Spending on vacation • Sense of fashion or lifestyle
Family factors	• Family dependency • Family background • Number of family members
Education	• Knowledge regarding saving options • Education vs. illiteracy • Development of technology
Financial factors	• Income level • Inflation

With the help of SPSS 16.0 software, multiple regression analysis has been shown to identify the degree of influence of each selected independent variable. Factor Analysis has been used to show the consistency and reliability of collected data. Graphical presentation of response percentage has also been shown to focus on the importance of each selected factor.

Research Hypothesis

H_0: There is no significant relationship between selected variables and savings propensity of common people.

H_1: There is a significant relationship between selected variables and savings propensity of common people.

Analysis and findings

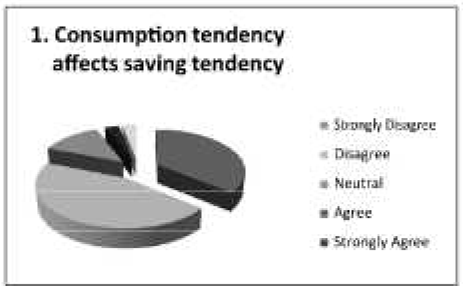
We have collected data in three ways. At first primary data has collected through field survey and the results are as follows;

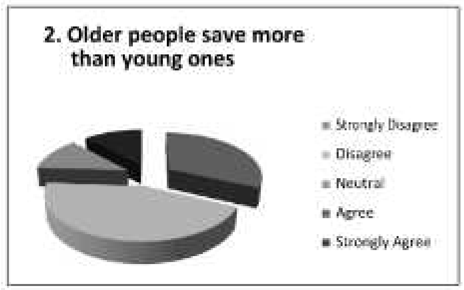
Table-3: Responses of Field Survey

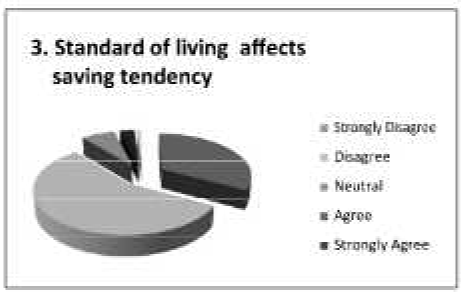
Particulars	1 Strongly Disagree		2 Disagree		3 Neutral		4 Agree		5 Strongly Agree	
		%		%		%		%		%
1. Consumption tendency affects savings tendency	3	3	3	3	13	13	45	45	36	36
2. Older people save more than young ones	0	0	12	12	12	12	44	44	32	32
3. Standard of living affects savings tendency	1	1	3	3	7	7	56	56	33	33
4. Family dependency affects savings tendency	0	0	7	7	12	12	50	50	31	31
5. Income level affects savings tendency	3	3	2	2	9	9	49	49	37	37
6. Inflation or raising in the price level affects savings tendency	2	2	4	4	23	23	33	33	38	38
7. Peer pressure or society trend affects savings tendency	3	3	22	22	28	28	37	37	10	10
8. Housewives save more than working women	19	19	23	23	25	25	19	19	14	14
9. Family background affects savings tendency of population	4	4	10	10	33	33	36	36	17	17
10. Living location affects savings tendency	1	1	5	5	10	10	59	59	25	25
11. Knowledge regarding saving options affects savings btendency	3	3	11	11	29	29	44	44	13	13
12. Future-oriented behavior affects savings tendency	2	2	7	7	19	19	40	40	12	12
13. Educated people save more than illiterate ones	7	7	23	23	17	17	27	27	26	26
14. Development of technology affects savings tendency	8	8	15	15	23	23	32	32	18	18
15. Spending on vacation affects savings tendency	1	1	1	1	28	28	50	50	20	20

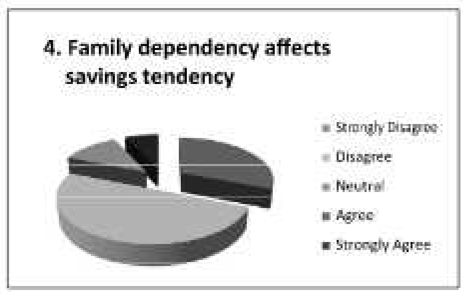
16. Sense of fashion or life-style affects savings tendency	4	4	6	6	18	18	38	38	34	34
17. Number of family member affects savings tendency	1	1	3	3	19	19	48	48	29	29
18. Family background of an individual affects their savings tendency	4	4	10	10	33	33	34	34	17	17
19. Lifestyles of an individual affects their savings tendency	2	2	7	7	19	19	40	40	32	32
20. Financial factors related to savings affect their savings tendency	2	2	4	4	23	23	33	33	38	38
21. Educational background of an individual affects their savings tendency	7	7	22	22	17	17	27	27	26	26
22. Demographic factor of an individual affects their savings tendency	19	19	23	23	25	25	19	19	14	14

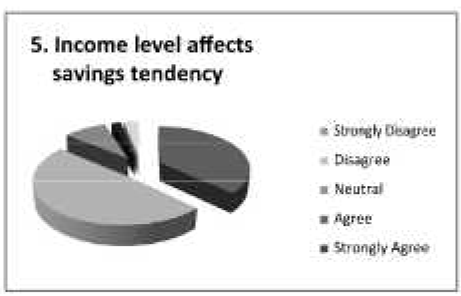
Source: field survey 2017

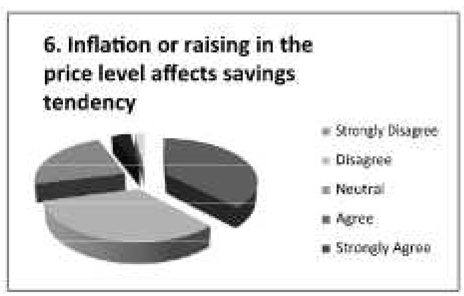


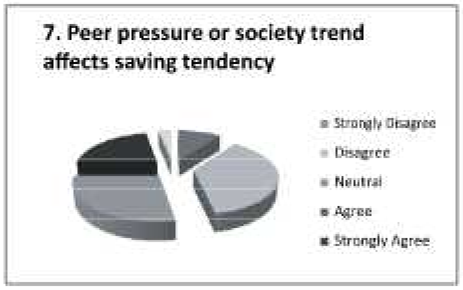


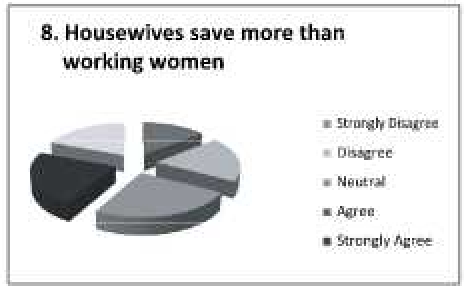


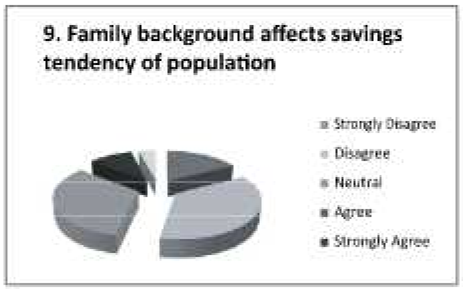


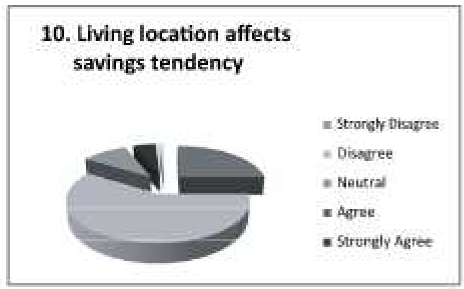




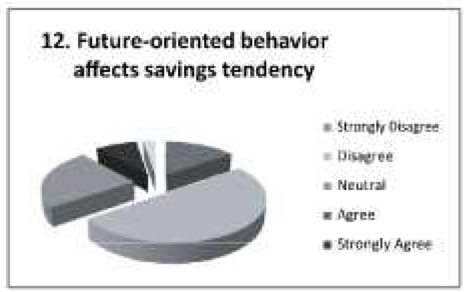

7. Peer pressure or society trend affects saving tendency
Strongly Disagree
Disagree
Neutral
Agree
Strongly Agree

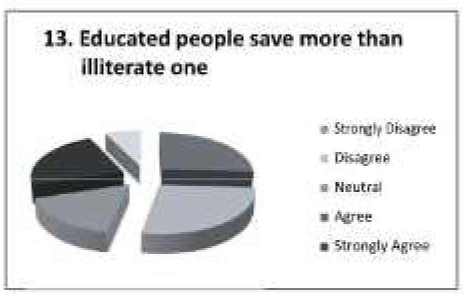

8. Housewives save more than working women
Strongly Disagree
Disagree
Neutral
Agree
Strongly Agree

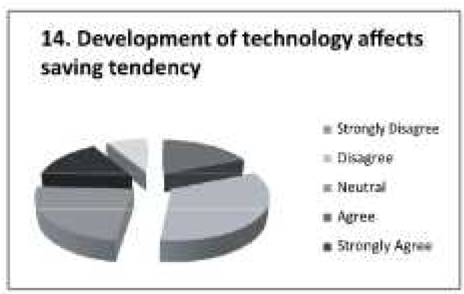

9. Family background affects savings tendency of population
Strongly Disagree
Disagree
Neutral
Agree
Strongly Agree

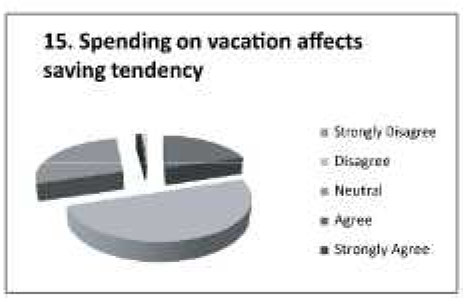

10. Living location affects savings tendency
Strongly Disagree
Disagree
Neutral
Agree
Strongly Agree

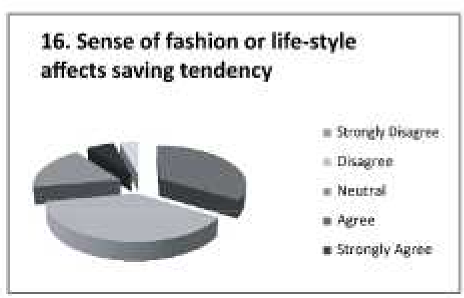

11. Knowledge regarding saving options affects savings tendency
Strongly Disagree
Disagree
Neutral
Agree
Strongly Agree

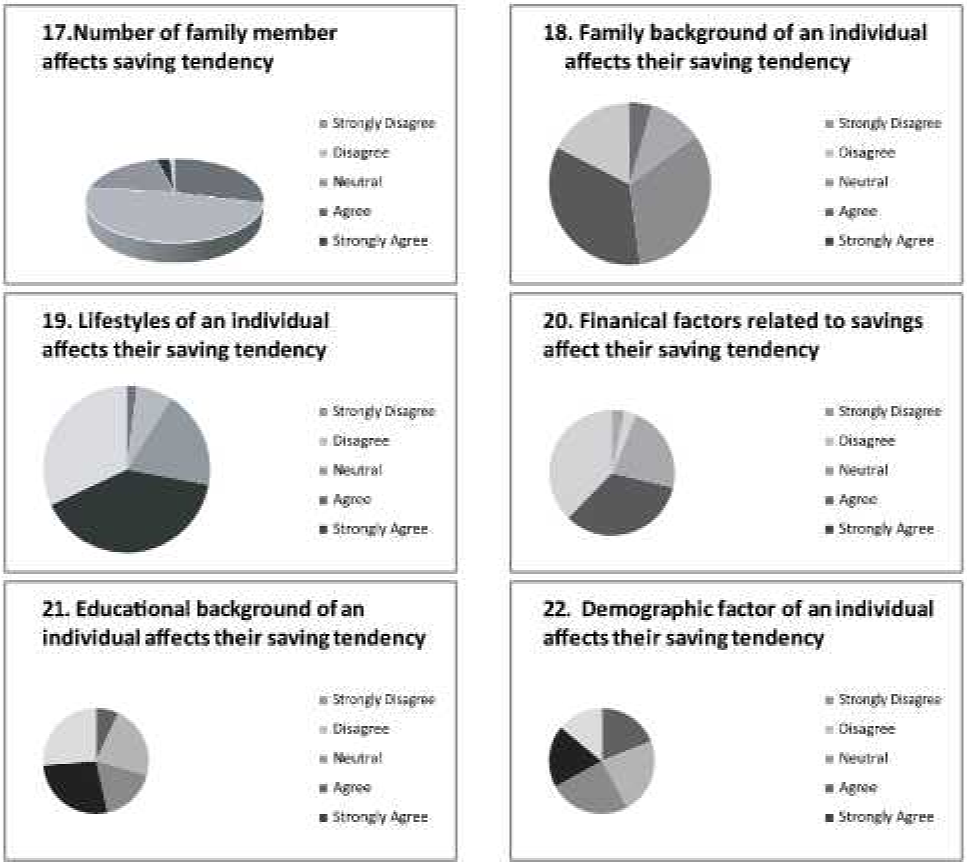

12. Future-oriented behavior affects savings tendency
Strongly Disagree
Disagree
Neutral
Agree
Strongly Agree


13. Educated people save more than illiterate one
Strongly Disagree
Disagree
Neutral
Agree
Strongly Agree


14. Development of technology affects saving tendency
Strongly Disagree
Disagree
Neutral
Agree
Strongly Agree


15. Spending on vacation affects saving tendency
Strongly Disagree
Disagree
Neutral
Agree
Strongly Agree


16. Sense of fashion or life-style affects saving tendency
Strongly Disagree
Disagree
Neutral
Agree
Strongly Agree



Graph 1-22: Percentage of responses for each factor

Following scenarios have been found from field survey:

1. The effects of consumptions tendency in savings behavior is satisfactory.
2. The older people save more money than the younger one.
3. General people savings behavior is highly affected by the living standard.
4. Family dependency and income levels also change people savings behavior more than the high inflation rate.
5. Peer pressure moderately affects savings tendency.
6. A woman's whether they are home maker or not doesn't influence the savings behavior.
7. People family background and living locations significantly affects the savings behavior.

8. Knowledge regarding savings opportunity and future career oriented behavior shape savings tendency.
9. Education level and technological cost in determining savings behavior is not significant.
10. Vacation spending, senses of fashion and number of family member notably influence savings trend of general people.
11. Family background and lifestyles more or less affects the saving inclination of common people.
12. Financial factor create significantly affects on the savings propensity of individuals.
13. On the other hand educational and demographic factors do not affect the savings tendency significantly.

Table-4: Descriptive Statistics for Each Item under the Selected Independent Variables

	Mean	Std. Deviation	Analysis N	Ranks
Consumption tendency affects savings tendency	4.08	0.939	100	3
Older people save more than young ones	3.96	0.963	100	7
Standard of living affects savings tendency	4.17	0.766	100	1
Family dependency affects savings tendency	4.05	0.845	100	4
Income level affects savings tendency	4.15	0.892	100	2
Inflation or raising in the price level affects savings tendency	4.01	0.980	100	6
Peer pressure or society trend affects savings tendency	3.29	1.018	100	14
Housewives save more than working women	2.86	1.318	100	15
Family background affects savings tendency of population	3.52	1.020	100	11
Living location affects savings tendency	4.02	0.804	100	5
Knowledge reg tendency	3.52	0.969	100	11
Future-oriented behavior affects savings tendency	3.93	0.987	100	8
Educated people save more than illiterate ones	3.42	1.288	100	12
Development of technology affects savings tendency	3.37	1.178	100	13
Spending on vacation affects savings tendency	3.87	0.774	100	10
Sense of fashion or life-style affects savings tendency	3.92	1.061	100	9
Number of family member affects savings tendency	4.01	0.835	100	6

Source: Field survey, 2017

It can be said from the table-4, Standard of living has got the highest influence with the highest mean and in case of women savings tendency whether they are working or not is considered as less important factor with the lowest mean. The ranking based on importance of rest of the factors have also shown.

Table-5: Results of Principal Component Analysis and Reliability Test

Variable	Items	Factor Loading	KMO test of adequacy	Bartlett's test of sphericity	Sig.	Cronbach's alpha
Demographic factors	Q2	0.798	0.500	7.664	0.006	0.710
	Q8	0.798				
Lifestyle of an Individual	Q1	0.693	0.651	103.526	0.000	0.538
	Q3	0.623				
	Q7	0.740				
	Q10	0.655				
	Q15	0.816				
	Q16	0.657				
Educational aspects	Q11	0.788	0.515	9.302	0.026	0.609
	Q13	0.656				
	Q14	0.528				
Financial factors	Q5	0.769	0.500	3.331	0.068	0.610
	Q6	0.769				
Family related factors	Q4	0.791	0.645	37.776	0.000	0.634
	Q9	0.774				
	Q17	0.725				
Savings propensity	Q18	0.705	0.490	18.109	0.053	0.613
	Q19	0.805				
	Q20	0.566				
	Q21	0.534				
	Q22	0.741				

Principal Component Analysis
Source: Field survey, 2017

Correlation has shown among the items of each variables as the statistics of Kaiser-Meyer-Olkin measure of sample adequacy for individual variance is found 0.500 and above in each case which shows data set is suitable for further analysis. Bartlett's test for sphericity of all the constructs have also shown that the overall importance of the correlation matrices is satisfactory as α is nearly zero. Reliability test is very essential to conduct a scientific research to show the consistency of measure. In this study, Cronbach alpha values of all the variables are above 0.50. So the data of this study represented good internal consistency.

Table-6: Descriptive Statistics

	Mean	Std. Deviation	N	Rank
SAVTEND	3.5520	0.53191	100	DV*
FAMILYFACT	3.8600	0.68687	100	3
LIFEFACT	3.8971	0.50029	100	2
FINFACT	4.0800	0.72027	100	1
EDUFACT	3.4367	0.75611	100	4
DEMOFACT	3.4100	0.70130	100	5

*Dependent variable

The Mean values of each independent variable have shown and ranked from highest to lowest. It is clearly visible according to the mean value that financial factors influence the savings decision of an individual in most of the cases. The standard deviations are also reasonable which shows data is more concentrated.

Table- 7: Model Summary

Independent Variable	Dependent variable	R	F	Sig.	D	VIF	Tolerance	Condition Index
Demographic factors	Savings propensity	0.628	31.692	.000	1.649	1.656	0.604	11.225
Lifestyle of an Individual						1.059	0.510	13.531
Educational aspects						1.273	0.786	16.699
Financial factors						1.227	0.815	25.609
Family related factors						1,004	0.940	30.478

Source: Field survey, 2017

The result of F-test in the table 6 shows that all of the independent variables have jointly significant positive impact on the savings propensity. The level of significance is also near to zero. The D test shows that there is no autocorrelation problems exist in this analysis.

Table-8: Results of Hypothesis Testing

Independent Variable	Dependent	Beta	T	Sig.
Demographic factors	Savings propensity	0.168	2.077	0.041
Lifestyle of an Individual		0.329	3.734	0.000
Educational aspects		0.200	2.821	0.006
Financial factors		0.305	4.375	0.000
Family related factors		0.265	4.089	0.000

Source: Field survey, 2017

Hypotheses testing are done by producing T-Statistics for significance testing. At 5% level of significance all of the variables have significant individual impact over the dependent one except demographic factor as it has moderately significant impact. We can say that all of the variables have strong positive relationship with the savings tendency of individuals.

From the discussion of two FGD groups regarding the savings tendency, the following issues have been highlighted as a whole.

Table-9: Focused Group Discussion (FGD)

	Aged People Group	
Sl No.	Reasons for Savings	Reasons not to savings
1.	Dependency decrease towards children as bonding decreasing day by day	Increasing living costs
2.	Many options given by banks and other financial institutions	Increasing rate of inflation
3.	Education level increases	Increasing consumptions of goods and services
4.	Future medical cost	Children's increasing education cost

	Youth Group	
Sl No.	Reasons for Savings	Reasons not to savings
1.	Many special schemes provided by the banks and financial institutes for youth and children	Youth living standard increasing
2.	Youth education level is increasing	Increasing recreation options (café, restaurant)
3.	Increasing interest for future venture	Increasing rate of inflation
4.	The interest of youth to do part-time job is increasing (Tuition, Call center) -	Increasing uses/ cost of technology (cell phone, internet, social media)

Recommendation and Conclusion

The study reveals that basically living standard, income level, family dependency, education etc. boost up the savings tendency of a person. Inflation is also a very influential factor in this regard. It is found through the youth vs. aged people group discussion that our youngsters are now-a-days have become habituated with luxury, recreation and so on. So they are becoming less interested day by day in case of savings. But our educated aged people even illiterate ones also focusing on savings as they are more concern about their old age and afraid of reluctance shown by their children at their old age. Savings will push the investment and more investment means more financial growth of a country. Interest rates have also created deep impact on savings tendency. Now-a-days govt. has decreased the deposit rates to discourage bank deposits. So it can be clearly said that it also affects savings decision of common people. Further study can be done to show the savings tendency of young generation and the reasons behind the high savings tendency of middle-age and aged people.

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A Study on Secured e-Commerce Transactions Using Crypto Currency

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Abstract: In this paper, authors attempt to explore vulnerable points of e-Commerce transactions, and present how one may keep the business transactions secure in e-Commerce. Increase of e-Commerce and rapid rise of the mobile device usage in e-Commerce is not only bringing business benefit, but also increasing the threat of cyber crime such as credit card frauds or online payment frauds as criminals are exploiting its vulnerabilities for financial gain. The numbers are noteworthy and are reportedly more than USD 388 billion globally per year attributed to cyber crime in general; and a large portion of that would be related to e-Commerce. In this paper, authors also focus on secure cryptographic digital currency bitcoin implementation for e-Commerce. The Payment Card Industry Data Security Standard (PCIDSS) practices and verification tools, solutions such as the fraud detection suite are necessary to provide advanced protection of online transactions fraud which the authors illustrate in this paper. Compared to traditional markets, it is more difficult to maintain security controls in e-Commerce. In e-Commerce industry market projections on sales in North America, it was estimated that total revenue loss is approximately USD 3.5 billion for online payment fraud which is 0.4% of e-Commerce sales in the world. By using anti fraud detection tools and advance suite the authors have secured more than 99.2% transactions.

Keywords: Secure e-Commerce transactions, online payments, suspicious transactions, online card fraud, e-Payments security, e-Commerce payments, digital currency bitcoin.

Introduction:

Online payments are not identical to electronic payments. It is essential that merchants protect their e-Commerce payment system as carefully and strategically as they would for a retail store. To an unprotected merchant the effects of fraud can be shocking. International trade in e-Commerce platforms are subject to restrictions of time and space as well as asymmetric and non real time information, and therefore, are often

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vulnerable to illegal manipulation. Consequently for e-Commerce platforms, ensuring security of electronic transactions is a top priority before any online transactions can be made. In the coming out of e-Commerce, credit cards have long been represented by electronic means of payment in shopping malls. Verizon has published that in 2011 over 174 million records where compromised with 95% of them involving personal information related with credit cards (E-commerce payment system, wikipedia, 2013).

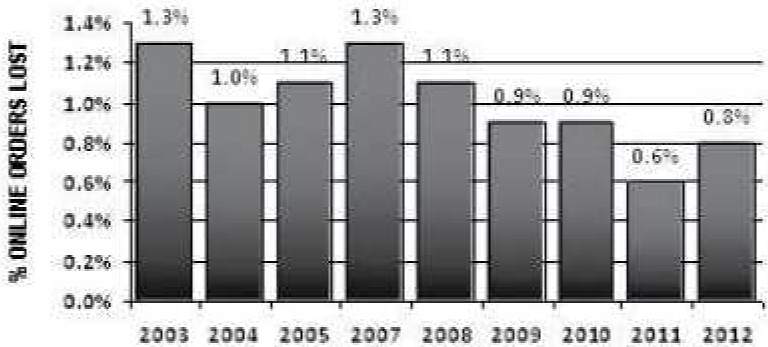

Figure-1 : Average fraud rate by order

By knowing the true identity of the customer, businesses are able to take full advantage of their e-Commerce capability without sacrificing profits to credit card chargeback fees and lost products or services. E-Commerce is also becoming more prevalent as mobile devices are becoming extremely popular with Gartner quoting over 298 million mobile device users and 30% of them use their mobile device purchase items on the Internet. E-Commerce has an extreme affect on the global economy and has rapidly accelerated over the years into the trillions of dollars a year. Research conducted by JP Morgan is also showing accelerated growth in e-Commerce of a predicted 19.4% for the US e-Commerce industry in 2011 (Rao, 2011). E-Commerce transaction system is a highly integrated man machine system, in addition to network security, management is also very important, but the factors that play a decisive role (Jing, 2009).

A. *Transaction partners*

Banking institutions that offer transaction clearing services e.g., processing credit card payments and electronic fund transfers, national and international freight companies to enable the movement of physical goods within, around and out of the country.

B. *Consumers*

Form a critical mass of the population with access to the Internet and disposable income enabling widespread use of credit cards; and possess a mindset for purchasing goods over the Internet rather than by physically inspecting items.

C. *Government, to establish*

A legal framework is governing e-Commerce transactions and legal institutions that would enforce the legal framework to protect consumers and businesses from fraud, among others.

E-Commerce Payment Methods

The aim of an e-Commerce payment system is to provide transactions that are not only secure in real and perceived terms but also fast and at minimal cost to the consumer. An e-Commerce payment system facilitates the acceptance of electronic payment for online transactions (Jiang, 2007). Also known as a sample of Electronic Data Interchange (EDI), e-Commerce payment systems have become increasingly popular due to the widespread use of the Internet-based shopping and banking (Wikipedia, 2013).

Method: Credit card (Visa, Mastercard, etc...)

Credit card:	AMEX
Card number:	XXXXXXXXXXX20
Cardholder's name:	~~icky Valcour~~
Expiration date:	091
CVV2:	XXX
Order status:	Processed
Payment processor response:	This transaction has been approved.
Transaction ID:	55051454
AVS verification response:	Address (Street) and 5 digit ZIP match
CVV2 verification response:	Match

Figure-2 : Successful e-Commerce transaction

From the Fig. 2 we can see this transaction address and five digit zip code matches and a transaction ID available and this order is safe for the shipment. There are several different methods of achieving this aim and costs vary, so it is worthwhile to examine some of the options available. Over the years, credit cards have become one of the most common forms of payment for e-Commerce transactions. Although credit cards are most popular in the US and some other countries, there are a few alternative systems (The fastest-growing ways to pay, 2017):

A. *Cash and checks*

Cash and checks remain largely confined to physical transactions, and therefore are in decline. Cash, in particular, is at risk for elimination from modern economies.

B. *Credit cards*

Credit cards powered e-Commerce's launch. Years of experience in catalogue sales, including over the telephone transactions, prepared credit cards to be the incumbent method of choice when the Web took off as a commercial ecosystem in the late 1990s. Credit cards remain the single dominant payment method for e-Commerce in 2012 (Cybersource, 2013).

C. *Digital Currency Bitcoin*

Bitcoin is a remarkable cryptographic achievement for online payment systems. Bitcoin offers a unique and powerful payment mechanism for all participants in e-Commerce payments. It reduces many of the inefficiencies present in traditional web payments (Rosenblum 2015). Bitcoin is not purely an academic subject anymore. Some mentors of e-Commerce such as NewEgg, Expedia, Overstock.com, Dell, and WordPress store, have been accepting bitcoin as a form of payment (Bitcoin and Ecommerce, 2017). Fees are lower, usually one percent of the sale versus a typical three percent for credit cards.

Figure-3 : Bitcoin transaction sample from customer's end

Bitcoins are accepted internationally so you don't have to deal with different currencies. No option for charge backs because once digital currency is exchanged, the transaction cannot be reversed. Each owner transfers the coin to the next by digitally signing a hash of the previous transaction and the public key of the next owner and adding these to the end of the coin. The system is peer-to-peer, and transactions take place between users directly, without an intermediary. A payee can verify the signatures to verify the chain of ownership (Nakamoto, 2016). These transactions are verified by network nodes and recorded in a public distributed ledger called a blockchain.

Network	BTCTEST
Amount Withdrawn	0.00137606
Amount Sent	0.00038996
network Fee	0.00098610
Block.io Fee	0.00000000
Transaction ID	dfc715a2714e23b77528 427800811e1dc8ab1226 072981e86f4e1b7f68e53

Figure-4 : Bitcoin transaction in business administrator end

Whatever your views on bitcoin are, no one can deny the impact that it has had on the ecommerce and payments industries. Whether or not you decide to accept bitcoin in your business, you should, at the very least, keep yourself informed about the virtual currency. While there is no rush to offer virtual currency to customers as a payment option, if your products and services attract, you may wish to investigate this alternative.

D. *Account transfer*

In Europe, it's popular to transfer payments directly into and out of business and personal bank accounts. For a variety of reasons, these transfers will remain limited in the United States to direct deposit of payroll, automatic payment of utility bills, and a few other niches.

E. *PayPal*

PayPal is more convenient than credit cards in several regards. With PayPal, a vendor has fewer requirements to track whether a payment is by credit card vs. debit card, which credit card, maintain the security of customer information, and prevent fraud. PayPal is a wholly owned subsidiary of eBay (The fastest-growing ways to pay, 2017). PayPal provides centralized documentation for its application programming interfaces (APIs) and working sample code; most major shopping carts and e-Commerce platforms build in support for PayPal.

F. *bKash*

bKash is a very popular mobile banking payment sysrem and excellent plugin to shop online around Bangladesh using bKash payment gateway. Some of e-Commerce store owner using this payment option for online transactions.

There are more e-Commerce payment options such as iCache Geode, Google Checkout, Amazon Payments, Braintree, 2Checkout, Isis, Square, Western Union, Dwolla, BOKU, Movenbank, and Stripe available (Wikipedia, 2013).

Fraud Detection Filter

In addition to using the standard security tools already built into the payment gateway, such as AVS and Card Code Verification, merchants can now implement an advanced fraud prevention solution, over the decision whether or not to accept a transaction, and could prevent costly authorization and chargeback fees, and the possible loss of inventory that often result from fraudulent transactions (Master Card, 2013).

A. *Amount Filter*

Set lower and upper transaction amount thresholds to restrict high-risk transactions often used to test the validity of credit card numbers.

B. *Hourly Velocity Filter*

Limit the total number of transactions received per hour, preventing high-volume attacks common with fraudulent transactions.

C. *Shipping Billing Mismatch Filter*

Identify high-risk transactions with different shipping and billing addresses, potentially indicating purchases made using a stolen credit card.

D. *Transaction IP Velocity Filter*

Isolate suspicious activity from a single source by identifying excessive transactions received from the same IP address.

E. *Authorized AIM IP Addresses*

AIM allows merchant submitting Advanced Integration Method (AIM) transactions to designate specific server IP addresses that are authorized to submit transactions.

F. *IP Address Blocking*

Block transactions from IP addresses known to be used for fraudulent activity.

G. *Enhanced AVS Handling Filter*

The Address Verification Service (AVS) is a standard feature of the payment gateway that compares the address submitted with an order to the address on file with the customer's credit card issuer. Merchants can then choose to reject or allow transactions based on the AVS response codes.

H. Enhanced CCV Handling Filter

Card Code Verification (CCV) is a standard feature of the payment gateway. CCV uses a card's three- or four-digit number to validate customer information on file with the credit card association. Like the AVS Filter, the CCV Filter allows merchants the additional options of flagging CCV transactions for monitoring purposes, or holding them for manual review.

I. *Shipping Address Verification Filter*

Verification filter verifies that the shipping address received with an order is a valid postal address.

J. *IP Shipping Address Mismatch Filter*

Compare the shipping address provided with an order to the IP address of where the order originated from. This helps to determine whether or not the order is shipping to the country from which it originated.

K. *Regional IP Address Filter*

Flag orders coming from specific regions or countries. You can choose to customize the filter actions based on an entire geographic area, or select country by country how to process transactions flagged by the filter.

Suspicious Transactions and Risk Factors

Fraudulent e-Commerce transactions typically display certain high risk characteristics. Merchants should be able to identify these features and use them as trigger points for a more detailed examination of the transaction information to determine whether the payment should be processed or not. If, however, a transaction displays several of them, there is a good chance that it is fraudulent. Risk analysis is to use qualitative and quantitative methods to determine the danger classes of all security risks in e-Commerce to assess the possible consequences that they may cause to all components of e-Commerce (Zhu, 2013). Your fraud prevention process should be designed to identify and alert you each time one of the following 9 high risk characteristics is present in an e-Commerce transaction:

A. *First time customer*

Criminals can use stolen cards for a very short time, so they are always looking for new victims. Of course you will want just as many new customers as you can get but it is a good idea to pay closer attention to their first orders.

B. *Large orders*

Orders with larger-than-normal amounts should too be examined closely. Criminals will try to maximize the potential of the stolen card by buying as much as they can before the account is closed.

C. *Big-ticket orders*

As described above, big-ticket items conveniently achieve the criminal's goal of maximizing the profit from a stolen card.

D. Orders for several identical items

Such purchases may too be the result of a criminal's attempt to utilize the card's full potential before the account is closed. As they typically don't make purchases for personal use but for resale, fraudsters don't care item.

E. *Overnight delivery*

Criminals do not much care about shipping costs, because they are not paying for them, so they are likely to forgo a free delivery option in order to get the merchandise as soon as possible.

F. *International shipping addresses*

Be advised that the Address Verification Service (AVS) can only be used to confirm addresses in the US, unless the card issuer supports international AVS unfortunately, international AVS is not currently widely supported by issuers (Ecsuite.com, 2013). If you request verification for an address outside of the US, you will receive a response "G" for Global.

G. *A transaction involving similar card account numbers*

Software that generates card account information is in wide circulation and is often used by criminals. Account numbers generated in such fashion are often similar and your fraud prevention system should be designed to identify these similarities and alert you when it detects them.

H. *Orders from several cards with the same billing address*

Multiple transactions involving cards with the same billing address may indicate that criminals are using several stolen cards at once.

I. *Multiple card transaction and multiple shipping address*

Placing multiple transactions in quick succession may indicate that criminals are trying to max out a stolen card's credit line as quickly as they can, before they get caught. If several orders are placed using one card but with several shipping addresses (Maxmind 2013).

Figure-5 : Set your own rule in shopping cart

Most of the e-Commerce shopping carts contain security features to identify fraud where you can set safe distance maximum order amount and maximum risk factor to pass any transaction based on IP address location which shown in Fig 5 and Fig 6.

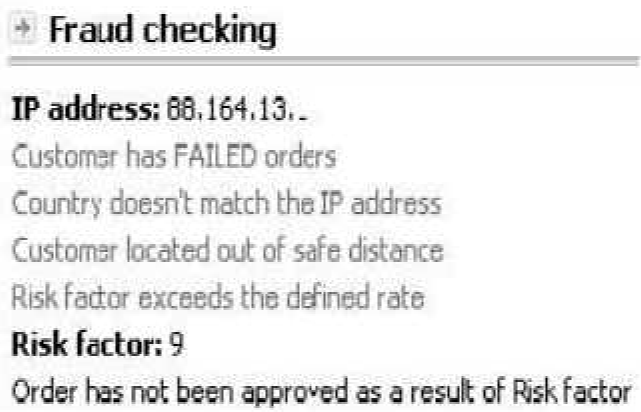

Figure-6 : Fraud checking result based on IP address

The risk score depends on IP address provided, such as: Country, Region, City, ISP, Organization, Domain, Net Speed, and User type (Maxmind, 2013). Location data confidence factors, accuracy radius, and more in addition, certain flags, which can be helpful in manual review or building custom rules, are returned if specific situations are encountered (Cybersource, 2013) such as:

- High risk country: if the IP address is coming from a country which has historically been associated with fraudulent activity.
- Anonymous proxy: if the IP address location is being masked by an anonymous proxy, which indicates a high risk of fraud.
- Free e-mail address: if the domain of an email address passed through indicates that the email address is provided for free.

By learning and understanding how to prevent fraudulent transactions, you can stay one step ahead of credit card fraud and its potential negative consequences to your business. Some important tips to keep in mind when preventing credit card fraud:

- Makes an unusual number of large purchases within a short time period.
- Makes multiple purchases of individual items
- Signs up for a membership but does not enter the member's area

The most common type of fraud is verification fraud. Fraudsters can easily obtain or generate potentially legitimate credit card numbers. Fraudsters will usually attempt to get a merchant to ship large amounts of a product to a location different from the billing address of the cardholder (Master Card, 2013). Their motive is to steal as much as they can as quickly as possible.

Table-I : Code Verification Value

CVV2 Code	Recommended Action
M-Match	Complete the transaction, taking into account all other transaction characteristics and verification.
N-No Match	View a "No Match" response as a sign of potential fraud.
P – CVV2 request	Resubmit the authorization request.
S – CVV2 should be on the card	Follow up with the customer to verify that the correct card location has been checked for CVV2.
U – Card issuer does not support CVV2	Evaluate all available information and decide whether to proceed with the transaction or to investigate further.

Chargeback is unfortunately a way of life for any merchant who accepts payments via credit or debit cards. A chargeback is a transaction which has been disputed by either the card holder or the issuing bank (VISA, 2013).

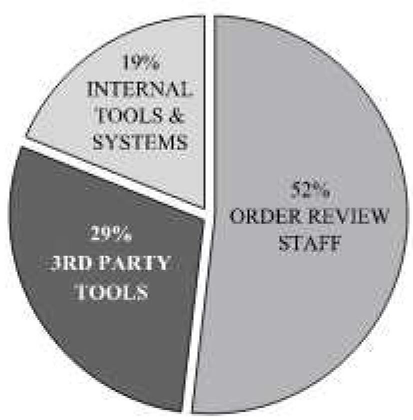

Figure-7 : Average percentage spending allocation for fraud management 2013

Funds from a chargeback are immediately withdrawn from the merchant account to cover the cost of the transaction for the customer. There are many different reasons why a chargeback may be filed. Most commonly chargeback's are associated with fraud where a transaction was made without the card holder's authorization.

Conclusion

Online transaction frauds are real. In this paper, authors' effort to investigate weak points of e-Commerce payments and cryptographic digital currency how one may keep secure web transactions and provide guideline to protect frauds. Increased e-Commerce activity has led to a similar increase in lost profits due to online fraud. It is mandatory that merchants or online e-Commerce store protect their online business as carefully and strategically as possible. In addition to industry standard security practices and verification tools, solutions such as the fraud detection suite are necessary to provide advanced protection from online transaction fraud. Before shipping merchandise, call the phone number the customer provided and verify the transaction information. Often, fraudsters are unable to verify the information they originally provided because they order at random and do not keep a record of what they requested. These highly effective account holder verification programs can make transactions safer and more profitable. Online shopping can be made more secure for merchants and their customers by providing cardholders with a unique personal code for their transactions. It is a simple, cost effective way to encourage e-Commerce while reducing risk. Data Protection program provides the requirements, plan and tools that improve the security posture by identifying vulnerabilities in the systems and helping understand how to greatly reduce the risk of having the customers data compromised. By using this strategy plans and fraud detection service authors have successfully expressed ways for reducing e-Commerce transaction frauds.

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Capacities of Local Governance in Environmental Management of Bangladesh

Shishir Reza[1]

Abstract: Assessment of environmental impact, environmental monitoring, eco-accountability, and conservation of biodiversity are the indispensable branch of environmental management. Effective utilization of natural resources, control the pollution, be in charge of rapid growth of population and risky technologies and ensure economic value of environment is collectively called environmental management. Unluckily, large numbers of rural Bangladeshi people are not under the proper and effectual environmental security atmosphere. Due to have the dispersion of environmental crisis in the local area of Bangladesh, national government usually bestows the task of addressing environmental pollution and contamination on local government. Variance of environmental management complexities takes the local government into foil in achieving the prescribed goal. To overcome the diverse environmental security concerns, the concept of local governance has come in its needful. This study highlights the role of local governance in environmental management of Bangladesh with taking the current status of environmental management into consideration.

Keywords: Environment, local governance, mass media, management, development.

Introduction

Bangladesh is the country with promising economy and development hub in South Asia. Known as now 33rd number economic power in the world (Financial Express, 2017), she has

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accelerated cost-effective development in order to meet the demands of 170 million people with limited land and environmental resources. The country is trying for constant growth in – agriculture, industry, flow of remittance, energy, infrastructure, food production and tourism. But these progress merely embraced security of environment and sound management practices from urban to rural area. In general, environmental movement in Bangladesh was formed by the national commitment of the country to Stockholm Conventions in 1972 which preceded the formulation of first Water Pollution Control Ordinance in 1973 followed by Environment Pollution Control Ordinance in 1977. In 1985, Department of Pollution Control Ordinance was established which subsequently renamed and structured as Department of Environment (DOE). The idea of environmental protection through national efforts was first recognized and declared with the adoption of the Environmental Policy 1992. Since the beginning of such interventions very few of the Environment Policy directives and guidelines have been translated into action. Till to date, Bangladesh Environment Conservation Act (ECA) 1995 serves as the only legal basis for Environment Conservation Rules (1997) that specifically deals with conservation and improvement of environmental standards for controlling environmental degradation (Reza, 2016). To strengthen the policy, Environment Conservation Rules (1997) was subsequently amended in 2000. For the implementation and leadership, the Ministry of Environment and Forest (MoEF) was assigned to play the role of lead agency. But lack of accurate and effective environmental management mostly in the local areas has become the dominant phenomenon for the colossal degradable situation in Bangladesh. The situation is likely to become grave with indiscrete accumulation of green house gases frequently by the unintended growth. Among other things, drastic dislocation in crop pattern and harvest yield has augmented in the southern coastal regions of the deltaic Bangladesh. Although national government needs to control environmental crisis largely in rural area, local government – in this context, is also assigned by the national government to manage environment of rural Bangladesh. There are huge environmental challenges prevailed in rural Bangladesh. Agro-chemicals induced climate change, commercial cultivation in forest, water pollution through contract farming, land degradation, land and river encroachment, waste dumping, environmental politics of local elites, shortage of agricultural commodities and application of chemical pesticides in agriculture. Due to enormous complexities in environmental management, only local government is not enough but local governance (local government, mass media, NGOs, civil society, peer groups) as a whole may play catalytic role in reducing the environmental degradation of rural Bangladesh.

Objectives and Methodology of the Study

1. To indicate the existing environmental challenges of Bangladesh

2. To identify the role of mass media in environmental awareness

3. To categorize local government capacities in resolving environmental crisis

Data has been collected by studying and reviewing different journals, articles, textbooks, news papers and websites. Primary source includes informal conversation with experts (Prof. Anu Muhammad, Prof. M M Akash, Prof. Nazrul Islam and Prof. Suvash Kumar Sengupto) who understand the pros and cons of local governance's role in environmental security. Generally, personal opinions have been incorporated in this study.

The Existing Framework of Environmental Management in Bangladesh

Current Environmental Challenges

Climate Variation: Bangladesh is globally known as one of the most vulnerable countries to the impacts of global warming and climate change. This is due to its geographic location, population explosion, dominance of floodplains, poverty and overwhelming dependence of natural resources (Reza, *The Daily Sun,* 2017). Global warming is a result of climate change which will reduce the food productivity and availability of fresh water, increase environmental hazards, energy conflict, mass migration and increase diseases – malaria, diarrhea, chikungunia and AIDS. Climate change not only affects human development and biodiversity conservation but also poses a threat to human security with increased frequency of extreme weather events – floods, cyclones, draught, earthquake that are degrading our socio-economic conditions. No country and people know this better than Bangladesh where millions of people are suffering. Scientists predict that, due to tropical cyclones and salinity intrusion into farming lands in coastal areas, environmental refugees will exceed 20 million in coming future. As a result, their demand for land, water, employment and other public services will generate conflict with local residents.

Water Insecurity: Water security in Bangladesh is decreasing day by day due to the different factors. These factors include large and rapidly growing population; industrial pollution; improper use of agro-chemicals; indiscriminate disposal of municipal, industrial and residential wastes into the inland water systems, poorly designed flood control, drainage and irrigation system, lack of adequate regulatory measures and institutional setup for proper monitoring and control. Asian water development outlook (2016) mentions – 80% wastes are dumping into river in Bangladesh. Water security index indicates Bangladesh is 44th out of 48 countries. Around 250 industries are discharging chemical pollutants into Buriganga and Sitalakka River. In Dhaka, 25 canals have lost her life out of 43 (Reza, *The Daily Sun*, 2017). The same condition has prevailed among different division, city corporation, district, paurashava, upazila and union level.

Land Security in Forest: Out of 46,000 acres in Madhupur Sal forest – 7,800 acres have been given out to commercial plantation; 25,000 acres have given into illegal possession. At hilly forest, tobacco farming is increasing rather than the mainstream farming. About 10 national and international companies are involved in tobacco farming. In 2000, about 300 hectares land was used which has increased to 4232 hectares in 2010. Now the farming area is about 10,000 hectares. Also, shrimp farming has increased the rate of land encroachment more than double from 45,596 hectares in 2000 to 96,283 hectares in 2010 at Mangrove forest area (Reza, 2016). Commercial plantation and illegal possession in Sal forest; inappropriate jhumming, stone exploitation, brick fields, Bengali expansionism in hill forest as well as apiculture, shrimp catching and animals hunting in Mangrove forest – all issues are swelling a concern about protection of forest biodiversity. In resulting, land encroachment by local elites or corporate grabbers in the name of agricultural expansion and industrialization – affects totality of genetic potential, species and ecosystem stability, degrades the humus and topsoil, changes the food chain, decreases the capacity of hydrological cycles and circulation of nutrients as well as the aesthetic value of forest in Bangladesh.

Air Impurities: Incidence of air pollution is not an isolated event but is a continuous process as the sources of pollution operate throughout the year. About 98% of cities in the low and middle income countries like Bangladesh, consisting more than 100,000 populations violate the WHO air quality guidelines. Dhaka is assumed to be one of those cities. Regarding urban air pollutants, the annual mean concentration of fine particulate matter (PM 2.5), 2014; in Bangladesh-89.7, India- 73.6, Afganistan-64.1, Nepal-75.7, Bhutan-39.0 and Srilanka-28.6. In Bangladesh, the level of air pollution is the highest in Dhaka followed by Chittagong and Khulna, the two other industrial cities. The concentration of CO, NO_x, PM_{10} and CO_2 in Mohakhali is respectively, 2519 μg/m3, 376 μg/m3, 547 μg/m3 and 435 ppm; Farmgate- 7730 μg/m3, 752 μg/m3, 289.92 μ g/m3, 590 ppm; Science lab- 5726 μg/m3, 113 μg/m3, 169.93 μ g/m3, 500 ppm. Mogbazar- 5726 μg/m3, 339 μg/m3, 383.53 μ g/m3, 475 ppm. In Chittagong, the concentration of PM2.5 was 307 in 2012 which is now 371(Financial Express, 2017).

Agro-chemicals: Our agricultural practices are intensifying in the name of modernization day by day. It includes – land, labor, hybrid seeds, chemical fertilizers, pesticides, herbicides and extraction of huge ground water for irrigation. Even farmers are involved in commercial cultivation and contract farming with national and international companies. They employ potash, sulphate, calcium carbonate, triple super phosphate in land without the adequate knowledge on chemicals. Agro-chemicals – carbendajin, wantap 50, wansilva 10, quinfis 25, denitol, festaq 2.5, melathion, corden, methoxicore, bydrin, dibrone, diajinon 10, lebasid, dimecron. Fenom, theovit, nexin, sevin 10, diplerox, monotuf 40, thiojen, polivit 500, kiridan 5, crijol 5, basudin 10, topsin mithyle, ripcord, dursburn 20 and sebin 60 are highly used in our agriculture (Reza, *The Daily Observer*, 2017). Using of diverse inimical herbicides and pesticides not only kill harmful pest but also beneficial pest – that reduces the total pollination of crops. Also, soil is a compact body of – water, air, mineral and organic matter. But agrochemical affects the composition of soil health and fractures the texture, structure, profile and fertility.

Waste Dumping: With the current practices in collection, transportation and crude dumping of solid and liquid wastes – city corporations, paurashava and upazila authority generally face rapid deterioration of environmental and sanitation insecurity. Wastes are produced from various pulp & paper, pharmaceuticals, metals, food, soap, fertilizers/pesticides industries. Both in urban and rural areas, wastes are being discharged directly into the rivers and low-lying part around the urban areas. Every day 4000 tons solid waste & 22000 tons tannery waste mix with water in Buriganga river. In south city corporation – 3500 tons waste are generated where 1900 tons are processed. But 1600 tons are out of processing. Consequently, the piles of organic waste materials generate foul stink across the environment which is known as odor pollution.

Environmental Laws and Policies of Bangladesh

The government has adopted a number of policies to combine environment and development such as, Environment Policy (1992), the Forest Policy (1994), the Water Policy (1998), Energy Policy (1996), Agricultural Policy(1999), Environment Court (2000) and Noise Control Act (2006).

In addition, the National Conservation Strategy (NCS) and especially the National Environment Management Action Plan, 1995 (NEMAP) have been formulated to respond environmental issues and promote sustainable development. The National Environment Policy (NEP), 1992 embraces fifteen different sectors including agriculture, industry, health & sanitation, energy and fuel, water development, flood control and irrigation, land, forest, wildlife and bio-diversity, fisheries and livestock, food, coastal and marine environment, transport and communication, housing and urbanization, population, education and public awareness, science, technology and research, legal framework and institutional arrangements with a view to ensuring environmental security. However, some goals, objectives and targets need to be assigned for each of these sectors. Then the compulsory action plan should be stated for each sector in order to develop strategies to achieve these goals and targets in the environment policy of Bangladesh. Apart from these sectors, some other major issues – soil pollution, climate change, noise pollution, proactive approach to regional and global environmental issues, natural disasters, environmental decision-making, occupational health safety are not addressed in the environment policy which should be incorporated immediately to address the current development needs of the country. The National Forestry Policy (1994) has been formulated in the light of National Forestry Master Plan. The policy provides scope for bringing about 20% of the country's land under the forestation programs by the year 2015 through the coordinated efforts of GO-NGOs and active participation of the people. The National Water Policy (1999) was enacted to ensure efficient and equitable management of water resource, proper harnessing and development of surface and ground water, availability of water to all concerned and institutional capacity building for water resource management. The National Energy Policy (1996) provides with utilization of energy for sustainable economic growth, supply to different zones of the country, development of the indigenous energy sources and environmentally sound sustainable energy development programs. The policy highlights the importance of protecting the environment by Environment Impact Assessment for any new energy development project, introduction of economically viable and environment friendly technology. These policies call for both precautionary and cross sectorial approach to minimize impact from other sectors like industry, transportation, urbanization, flood control etc.

Strategy Framework for Environmental Security

The government of Bangladesh has introduced different techniques to protect the environmental resources in Bangladesh. Government has enacted National Environment Management Action Plan and National Biodiversity Conservation Strategy. Aims of these strategies are – maintaining environmental balance, protection of country against natural disasters and undertaking environmentally sustainable initiatives. The ecosystem approach is an essential system in Bangladesh where it integrates the management of land, water and living resources that promotes conservation and sustainable utilization. Some principles are – management of land, water and living resources are a matter of societal choice; management should be decentralized; ecosystem managers should consider the actual as well as appropriate spatial and temporal scales; consideration of actual and potential impacts; seek apposite equilibrium and integration between biodiversity conservation and environmental sustainability. Also there are some concerned institutions – National Environmental Council; Ministry of Climate Change, Environment and Forest; Department of Forest; Water Resources Planning Organization, Bangladesh Water Development Board, Water Supply and Sewerage Authority to confront the environmental challenges.

Local Governance: Meaning and Significance

The concept of 'local governance' explicates the tasks as done by local government institutions in both developing and developed countries where collective public welfare is the leading concern. Local governance is also called the sub-national institution for its root based functions with regard to the living of all people (Maheshwari, 2002). Local institutions constitute one of the most important avenues for poor and marginal people, women and minorities to participate in the development of their communities and influence the decision-making processes that are directly relevant to their lives (Stanford Encyclopedia of Philosophy, 2008). Important opportunities for poor people, women and minorities to participate in the development of their communities are to be found in local and regional institutions of governance. Democratically-elected new local leaders are struggling for change, acting as catalysts for development and facing hardcore challenges. UNDP focuses its work in local governance on strengthening the inclusiveness and accountability of sub-national governments, ensuring they have the capacity to manage the 'political economy of challenges' created by decentralization. At the sub-national level, local institutions reproduce enormous differences in history, culture, environment capacity, infrastructure and practices. Through this diversity, UNDP has focused four priority areas: local governance for improved service delivery, local governance for peace building, local governance for democratic representation and finally local governance for environmental sustainability. World Bank has indicated the local governance as governance units are divided into smaller units that are closer to the local communities. There are two main components of a local governance system: a) prudence allowed to the local government to perform fundamental functions that allow them to represent the preferences of the citizens in decision making process, b) mechanisms that hold the local government accountable for appropriate use of this carefulness. Another important aspect of local governance is that decentralization should take place at three different levels − political, administrative and fiscal. In general, local governance includes local government, mass media, NGOs, civil society and peer groups. Here I explain only role of mass media and local government in environmental well-being.

Mass Media and Environmental Vigilance

Mass media is an effective hand of governance and development. Known as 'watchdog of a society', it is an imperative instrument to erect a progressive, democratic, aware and developed society. Also, it can play decisive role to categorize the causes and consequences of environmental degradation. In order to make government environmental laws, policies, strategies, institutional capacities more helpful towards environmental security, the existing situation calls for participation of mass media. About 31 television channels in Bangladesh telecast news or entertainment program. Apart from that, agro-ecology, environmental degradation, water pollution, tree plantation, soil pollution, air pollution, noise pollution, nutrient pollution related programs are broadcasted by different channels. Bangladesh Betar has also aired diverse programs on environmental awareness and agricultural security.

Table-1: Lists of Awareness Related Programs in Television

Channels	Title of Program
BTV	Krishi Dibanishi, Vejos Udvit o Jibon
Channel I	Prokiti o Jibon, Ridoye Mati o Manus
Bangla Vision	Shamol Bangla
ATN Bangla/News	Matir Subas, Prokiti Pat
GTV	Shabuj Bangla
Ekattor	Pran-prokiti
RTV	Krishi o krishti
Deepto TV	Deepto Krishi
NTV	Adventure Man
Massranga TV	Poribesh Songbad

Table-2: Lists of Awareness Related Programs in Betar

Center of Betar (Radio)	Title of Program
Dhaka	Sonali Fasal
Chittagong	Krishi Khamar
Khulna	Chasabad
Rangpur	Khete Khamare

Center of Betar (Radio)	Title of Program
Rajshahi	Krishi Samachar
Sylhet	Shamol Sylhet
Rangamati	Khamar Bari
Barishal	Krishi Kotha
Cox's Bazar	Sonali Prantor

Daily or weekly or monthly newspapers or magazines have started to publish various features on environment and farming capacities. It helps to introduce agro-environmental innovation for sustainability.

Table-3: Lists of Newspaper and their Agro- environmental Publication

Title of the Newspaper	Title of the Page
Daily Ittefaq	Mati o Manusher Krishi
Daily Prothom Alo	Khet Khamar
Daily Jugantor	Krishi Kotha
Daily Nayadiganta	Chasabad
Daily Janakantha	Bichitro Bonoshodhi
Daily Samakal	Donodhanno
Daily Ajker Kagos	Jibon Sutro
Daily Songbad	Somvabona

Eco-friendly Agriculture: Mass media spreads information among farmers how to use native pesticides, bio-fertilizers, seeds in a proper way and conserve land ecology. Our farmers are not conscious of negative impacts of agro-chemicals available in market. Media can alert farmers in such a way that detrimental pesticides kill both beneficial and harmful pests. Also, the innovation – farming tools, seeds, pest killing net, new patent of crops and eco-friendly instruments by Rural Development Academy (RDA) and Bangladesh Academy for Rural Development (BARD), Bangladesh Agricultural Development Council (BADC), Bangladesh Institute of Nuclear Agriculture (BINA) can be disseminated through mass media.

Knowledge of Developed Countries: Global agro-ecological strategies can easily publicize through mass media in

Bangladesh. Innovation of Korean crop and green house management is internationally recognized. Farming of floating vegetables is increasing in Vietnam day by day. The strategy of Philippines is environment oriented to secure land, forest and hill. The common environment management philosophy in Japan is decentralization and pollution control agreement. Local government in Japan is liable on sewage collection, treatment, material recycling, disposal and sanitation. With the help of mass media, the authority of paurashava, union, city corporation, upazila can arrange seminar or workshop to share global experiences in rural area to create environmental awareness. It would enhance several environmental friendly practices.

Climatic Awareness: Climate change is considered as one of the most serious threats to the ecology of land, water, forest and public health. The variation of climate has enormous negative impacts on human health, food security, wildlife, biodiversity, fisheries, water, infrastructure and financial property and livelihoods. Our plain land, haor, baor – total 60 % of the country is already flood prone. Sea level rise will have a significant impact on the low-lying coastal islands. Sea level changes also have effects on salinity level, thereby amplifying storm-surge effects, and changing both sedimentation patterns and ocean currents. Mass media can inform mass people about the climatic variation and parameters – temperature, humidity, rainfall and their impacts on life and environment.

Natural Disasters: Bangladesh is a disaster flat area due to the geo-graphical setting. Floods, cyclones, storm surges and draughts are likely to become more frequent and severe in our country. Recently, earthquake has added new dimension. Flood disrupts the local economy by destroying occupancy, livestock's and croplands of marginal people. Also, water related diseases spread among local people. Snake bites are a common figure during flood. Mass media can improve community capacities by informing about the primary health care, institutional potential to disaster management, carrying capacity of cyclone shelters, water related diseases, capacities of local government in relief distribution, what step people can take before, during and after disasters.

Commercial Cultivation in Forest: Political economy of forest management dynamics has underpinned the conservation progress. In Sal forest – native plant species like kumbi, koroi, banza, sheura, jalpai, amloki, bohera are being replaced by alien species like rubber, acacia, eucalyptus, pine apple, teak etc. In addition, native plant species like telsur, garjan, koroi, chapalish, dhundal are being replaced by tobacco, sugarcane, cotton, turmeric, groundnut, maize, teak in Hill forest (Reza, 2016). Mass media make report on forest and wildlife security. – through the contracting firming and nexus of national and international companies, space invader species are disrupting the food chain, making forest soil more toxic, changing the occupancy of wild animals, degrading the genetic potentials of forest ecosystem at both Sal and Hill forest. Newspapers can publish special feature on non native organisms and harm the environmental health.

Role of Local Government in Environmental Management

The Government of Bangladesh has indicated Environmental Management as a key factor for socio-economic security and development. It means the socio-economic development of society as well as stability of biosphere and individual ecosystems.

Climate Induced Intervention: In developed countries, local government is very cooperative to realize local variables – weather, cropping patterns, trade flows, and causes of extreme environmental insecurity. But local government in Bangladesh is not well aware about the climate alteration that can affect the natural resources. Local government may take the climatic crisis to the governance bodies to tone down impacts. Intervention such as – population and pollution control, reforestation, erosion control, terracing and groundcover replacement can all contribute to the mitigation effort and need to be enacted at the local level. It should also be shared with local governance and incorporated into national development plans for bottom-up environmental and climate security.

Infrastructure for Environmental Management: Local government may deliberate on diverse variables which figure into the environmental stability in rural Bangladesh. It can provide wells for quality water, educating farmers on bio-fertilizers and native pesticides, training women about clean environment, teaching indigenous people for forest security, buckets for waste collection. If local government is attached with local development infrastructure, the environmental pollution will highly reduce. In addition, local government may facilitate public participation in the process of environmental management.

Capacities for Environmental Management: To protect the environment in local area, local government might be well-equipped with the capacity to identify environmental initiatives as well as the skills, workforce and funding availability to supervise the mission. In this context, nexus among ministry of local government, ministry of forest and environment, ministry of agriculture and ministry of commerce can be effective. If local government plays role in this fashion, the condition of degraded environment must be improved. The actors of local governance may provide supporting materials for environment-related projects – magnitude of project, way to execute the process, methods to carry out project, potential of the project through hardcore research works as well as providing donations and grants. It may lend a hand for environmental protection under the surveillance of the local government.

Decentralization and Environmental Security: Through the process of decentralization, constitutionally national government gives power to local government and thus it keeps its capacity as self-government with both structural and functional approach. As national government often shows less attention on problems, challenges and development aspects, the self-reliant local government deals effectively with anti-pollution measures. Also, local authorities' environmental department negotiates directly with local factory to set their own emission standards to reach the sustainable goal.

Local Governance Potential and Environment: The most challenging issues for local governments are a lack of funding, capacities and necessary workforce. This is especially acute in developing countries like Bangladesh where local government offices are often diminutive, understated and under-funded. Increasing revenue collection in the short term and promoting local economic development in the long term, may mitigate those issues. If this potential works together for environment, it will find the way for united progress. It is possible when the connection between local government programs and national strategies will be collectively undertaken by ministry of climate change, environment and forest. Obviously, capacities are lengthened in our country, but appropriate coordination among NGOs, mass media, civil society, peer groups and local government in all spheres are needed of local environmental management.

Conclusion

It is not simple to ensure the role of local government authorities in enhancing environmental management which is integrated into national development plans. For the booming execution of national development plan under local government, the local governance may play way forwarding role. If local governance actively functions, it could be possible to recognize the full spectrum of environmental management mechanisms available to them with which they can resolve environmental crisis. On average, local authorities only conceptualize environmental degradation – waste dumping, deforestation, water impurities, land encroachment, river erosion and encroachment. Adding variables – environmental auditing and impact assessment, cost of environmental impact, supervision of effluent treatment plant in industries, land management, forest security, wildlife conservation and public participation at environmental progress can greatly inflate the latent for local government authorities to have a reminiscent impact on environmental welfare. The local governance can be the conflict resolution actor in identifying land politics, bioterrorism and lessening of environmental poverty in local area.

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Style of Students' Use of Language on Facebook, Messenger and Email at Tertiary Level in Bangladesh

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***Abstract*:** This paper explores the types of syntax of Bangladeshi university students using on the social platform, especially, on Facebook, Messenger and Email. Besides, it investigates the causes of developing a new trend of language in the field of online communication. This research was qualitative in nature. Data were collected from the students of different private universities. All the respondents were studying in different departments, who studied in Bangla medium up to higher secondary level but at the university they were studying in English medium. Data were collected through interview questionnaire as well as the observation of the respondents' Facebook post, Message and Email. A semi structured interview questionnaire was used for the students and later a focus group discussion was conducted. Major findings of the study showed that students use shortening, initials, contractions, letter code, smileys and long words in Bangla with a few English words. Besides they do misspelling, grammar mistakes, incorrect use and omission of punctuation. The findings of the study also showed that the patterns of online language create the tradition among the students at the tertiary level.

***Keywords*:** Use of language, social platform, new trend, code-switching and code-mixing.

Background of the Study

Language is an inevitable element of human life. No communication happens without language. It is being created and recreated to cope with the demand of the population. Chomsky (1965) states that human language is composed of the dialects of all languages. He also says that even though languages appear very different, they are in fact very similar. However, every culture has a unique fashion in which the people use their language and they have differences which cannot be misjudged. According to Iqbal (2011), code-switching in language happens due to achieving interactional goal. Syntactic behavior is a key component of any language. No language is

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thought to have been developed until all the arrangements take place syntactically within the language. In a broad sense, syntax represents a language and its gradual transformation on the basis of what the age demands for communication. The hybridization of language is one of the causes in terms of getting the language reshaped. Hybridization is possible on all levels of language, from the basic to the abstract, but with regard to different aspects, specifically formal, semantic, functional and communicative hybridity (Stockhammer, 2012).

In recent times, social media creates an impact on the use of language and informal, personal communication is being influenced through our interaction with technology (Reed, 2014).The use of syntax of university students on Facebook, Messenger and Email has created a new dimension to the language. It is neither formal nor informal rather a new format developed only to have communication among the learners. This subdivision of language helps to innovate a new trend of language among the learners (Ahmed, et.al, 2010). Now a days, students get emphasized mostly on speedy temperament of communication using Facebook, Messenger and Email than their use of appropriateness. The aim of this study is to explore the use of syntax of Bangladeshi university students on Facebook, Messenger and Email and this study also seeks the causes of developing a new trend of language in communication through social media.

Significance and Rationale of the Study

The present age gives much priority on the speedy mode of communication and it is to be believed that online communication conveys the messages faster than those of other moods of communication. This study intends to focus on the syntactic attitudes of Bangladeshi university students on Facebook, Messenger and Email communication. Facebook, Messenger and Email are considered as online networking platform all over the world. This study deals with the type of language students use in their online communication purpose and the reasons of using this new trend of language in the context of Bangladesh. Crystal (2008), Ling & Baron (2007) and Brown (2003) give almost the similar opinions concerning the different ways in which online language is shaped, reshaped by the users. To seek the reasons of using this language, Grinter and Eldridge (2001) states that the use of messaging is quicker, cheaper and more convenient than other communicative methods. Discovering a new language has a direct and indirect influence on code-mixing and code-switching.

The reasons of code-mixing and code-switching of the university students have been studied previously. Alabi (2007), Bhatia & Ritchie (2006) and Chaer & Agustina (2004) state that code-mixing is used both in direct speech and online language like Facebook. Due to code-mixing in Facebook communication, there creates an interesting mixture of language and it is very often used subconsciously. The differences in language contribute to developing a new type of language on Facebook communication. These languages are very likely to have a strong influence not only on daily speech, but also on internet and social media activities. Code-mixing becomes clear and spontaneous over social media and internet as well. In case of Bangla, since the language is very strongly associated with the daily life of people, people have a very strong interest to use it in written text as well (Chand et al., 2016). According to Titone (1993), Butler & Hakuta (2006) and Steiner & Hayes (2009), using more than one language and mixing different languages to have communication are reported as bilingualism. Bilingualism can be one of the reasons in case of selecting a multiway language in Facebook and Messenger communication.

Email gives much priority on formal online communication but in case of informal purpose code-switching and code-mixing may come (Goldbarg, 2009 and Huang 2004). It is also found that some students use code-switching and code-mixing in order to make their email communication speedy. Grinter and Eldridge (2001) outline the reasons of improving a new trend of language as it is quicker, cheaper and more convenient than other communicative methods. Ling & Baron (2007) cited in Ahmed (2010) report that the famous stylistic features are abbreviations, acronyms, emoticons, misspellings, and omission of vowels, subject pronouns, and punctuation. A few previous studies such as Khadim (2014), Ahmed (2010) were found concerned with the use of language in respect of online communication in the context of Bangladesh and this study deals with the university students' use of online language. Finally, this will help the teachers, students, researchers and the concerned academically and practically.

Research Questions of the Study

1. What type of syntax do Bangladeshi university students use on Facebook, Messenger and Email?
2. What are the causes of developing a new trend of language in the field of online communication?

Methodology

This research was qualitative in nature (Creswell, 2008). Data were collected from the university students through interview questionnaire and the Facebook post, message and email observation. Thirty Five students were selected randomly who were studying in the first and second semester of different universities. All the participants studied through Bangla medium up to HSC but at the university they studied English medium. Among the respondents 20 were females and 15 were males. Finally, focus group discussions were conducted with the selected respondents. Five males and three females took part in focus group discussion out of the 35 respondents. The open ended data were collected through observation and interview of the respondents. The thematic approach was applied to analyze the collected data as well as to enter into the depth of the research (Boyatzis, 1998).

Analysis and Findings of the Study

The Use of Shortening and Contraction

It is found from the observation that while chatting on Facebook, messenger, students use short forms or abbreviations of many words. By using short forms they can communicate faster and easier. When people started communication through SMS with their friends and family, it was difficult to send long SMS because there was a limit of words for sending SMS and it did support only 160-character. So people used to write short forms of the words to convey more information within limited frame. Currently, writing short and contraction have an association with the past culture, people were accustomed. Students find more interests to use short and contraction because they are speedy and time saving. Students write ***"Pls do it"*** instead of this formal 'Please' and sometimes say to their dear one ***"I miss U",*** instead of this formal 'You.' When they want to change the topic, they say ***'btw'*** instead of 'By the way' and if they assure or promise to their friends and family, they use ***ASAP*** *(As Soon as Possible)* **I will do it.**On the Facebook and Messenger, when they like someone's speech or picture, they use ***'Lol' (Lots of love).***

From the interview, it was found that they use short form because it is easy, they can talk a lot in short time. One student states, 'I always use short forms because I can give more information in a moment. Besides it is not time consuming." Most of the students state that they write **HBD** when they intend to greet some others on their birthdays. Similarly, they use contraction in their chatting like ***"Don't run in the sun," "I can't get this bottle open."*** From FGD, some students think "Using contraction in writing adds a style". However, researchers also find from the observations that some students follow formal format of writing when they chat with their friends and family.

Acronyms and Initials

Students use acronyms and initials while chatting on Facebook and Messenger. From FGD it was found that these are always time saving and receptive and so they like to include acronyms and initials. Apart from this, some other students state "We prefer to write IELTS instead of writing International English Language Testing System during the Facebook and Messenger conversation. Students from FGD add here that they prefer to use acronyms and initials as they do not want to be embarrassed by making spelling mistakes. Besides it establishes quick communication. One student says "I use acronyms and initials in informal chatting with my friends but when I chat with my university teachers, I use formal language."

The Confusing Use of Words with Similar Sounds

It was found from the observation of the status and different posts of students that they give status, post and share the opinions and feelings to their friends not realizing the accurate meaning of the words, rather they write on the Facebook or Messenger getting the emphasis on the sound of the words and consequently, they use the word '**hole**' when they need to say '**whole**'. Students stated "We prefer to write **2moro** instead of writing **tomorrow.** Two of the students start chatting with each other on the messenger and the first one says "I will be let 2moro" and the other writes "Tale me the case of let". It is tough to differentiate 'late' and 'let' as the sound of these two words remain almost the same. One student posted "our country is effected (affected) with flood." He is unable to differentiate between **effect and affect.** From the FGD, it was found that Facebook and Messenger users find it difficult to identify the same sound with different meaning and so, consciously and subconsciously they choose the words based on sounds. But while interviewing the students randomly, a group of students stated "We try to use correct form of words and in case we fail to understand the pair of words with similar sounds, we take help from the dictionary. Thus we learn to use correct words in different circumstances".

Spelling and Grammar Mistakes

Students commit huge mistakes in grammar and spelling when they usually chat with their friends on Facebook, Messenger and Email. Out of the three modes of communication, email is influenced greatly and frequently with the spelling and grammar mistakes than Facebook and Messenger. In FGD students said that Facebook and Messenger are not as formal as the email is. A student from respondents' group stated that whether Facebook and Messenger are formal or not but the fact lies how much they are interactive in the modern communication media. One student writes in email ***"Greting to you, I have receved your email yesterday".*** If we go through these two lines, we see that there are problems with spelling and grammar in these two sentences. Students stated that the language of email is a bit concise and standard than Facebook and Messenger language. Students in their subconscious mind make mistakes in spelling and grammar while online communication. A student stated a few lines ***"I am always greatfull to you bt you r not curefull sumtimes".*** It is notified from the interview and the observation that some students remarked that as they are quick in writing on the Facebook and Messenger page, it is natural to be misspelt at the time of their chatting. A group of students say that they are habituated to practicing misspelt words and so when they try to ensure the correct spelling, it is too late to deliver their speeches. They all say "Our main concern is to ensure faster communication."

On the other hand, some students stated that they follow correct spelling and grammar in respect of communication on Facebook, Messenger and Email. They further state that this online communication helps them to practice words and grammar so that communication on Facebook, messenger and email accelerate their skill in language learning especially in learning English.

Omission of Punctuation and Word Spacing

It is observed from the Messenger, students frequently do omission of punctuation and word spacing while texting to others. In most cases, the omission of punctuation is found in email but word spacing is on Facebook and Messenger communication. The study outlines that most of the students have little concentration to add the correct punctuation in case of online communication. Students say that omission of punctuation does not affect their writing to convey the meaning what they intend to say to others. So, it's not their headache to use punctuation. One student states

> " ***The car costs 5 lac taka, I am going to buy it". Another says "The boy's will go to university tomorrow."***

It is also notified from the study that without any reason students use exclamatory marks and sometimes they also use numerous exclamatory or question marks. Such as –***"OMG Sujit you did it wrong!!!!***

Two friends start conversation in this way:

> ***Shariar ask, "Koi!!"***
> ***Mita says, "I dont know."***

Like Punctuation marks, students use word spacing without any reason. One Student says that he sometimes creates gaps between two words or more than two words, as he does not want to tell it in word. That's why, he uses space between the words or after the words. "Take care........" People also use slang in their conversation using word spacing "Tumi B.... korecho?" A few students from the responded group stated that they do follow the rules of punctuation because they believe that no sentence can have a rational meaning without punctuation. One of them says, "Word spacing is an informal manner of writing anywhere".

The Use of Exclamation and Question Mark Together

Students use exclamation and question mark at a time to express confusion and shock instantly. But the real thing is different because students who want to give the message in Messenger and Facebook to their friends writing like***...?! or !?*** , their friends in most cases remain confused in case of making the sense of this mark. In this connection, one of the students asserts that he is habituated to writing this on the Facebook and he thinks that this sign is capable to show the confusing expression. From the observation of the study, it is notified that students are accustomed to using informal signs in their post, wall and status. In many cases, this type of sign is transmitted from one user to another finding no actual reason but to mean the confusion of world in the Facebook language. Some university students who are in most time active in Facebook state that sign is more important in Facebook language and so, they prefer using sign language to long words or sentences. From FGD, it shows that students get priority in speedy communication than the accuracy whenever they chat on Facebook and Messenger. A conversation was held a few days back between Rafi and Nayma. Rafi says, "Do you know me?" In reply Nayma writes "!?" to show the confusion.

The use of Different Smileys and Facial Expressions

Students use emoticons or smileys in conversation through Facebook, Twitter and sometimes also in casual Email writing. Texting using facial expressions plays a significant role. It is used by various combinations of keyboard characters and used in electronic communications to convey the writer's feelings or intended tone. People want to give an expression about face to face conversation, so sometimes they use smileys, such as-

> **I am feeling** 🙂

People also use smileys☺. One of the student stated "Using emoticons is a fun". Another one said "Picture speaks a lot than the actual words". Some students stated that it creates close feelings what actually the writer intends to mean. Moreover, students said that conversation publicly has greater opportunity to see others' facial expressions, but while chatting through Facebook, Messenger, they can't see the expressions, and so they think, using emoticons creates this environment.

> ***"Happy birthday dosto***
> ***Tor sob chawa pawa purnota pak... lifeta onek onek sundor hok ai kamona kori sob somou...*** 🖤🤍🤍
> ***Valo thakis..."***

Students opined "Facial expression gets much more conception what the users wish to focus on than the writing of words and sentences"

It is conceivable that picture talks much about its context. A student from FGD respondents' group states that in all the cases, it is quiet impossible to present the intention of the writers writing sentences, rather it is more convenient to make better expression using emoticons.

The Use of Capitals or Small Letters

The observation includes that in chatting on Facebook and Messenger, or on informal email communication with someone, students use either capital or small letters in the full text. Students say that when they chat with friends, they try to respond fast, as it is difficult and time consuming to change word in the format of capitalization and so in the whole text, they choose whether it is capital or small but not the mixed format on the basis of the rules of capitalization. One of the students adds in this connection, "I want to create an environment that we are talking face to face, so the reply of the conversation must be as quick as possible."

They think this type of language saves their time. Some of them think, "At the beginning or middle of the writing, changing letter is one kind of interruption and seems quite annoying.'

> "HAPPY BIRTHDAY BONDHU 😍 😍
> BESHI KICHU LIKHBO NA VLO THAK ONK BORO
> HOO JIBONE"

Another one stated that learners get habituated to using incorrect capitalization when they chat with others like, **"I can make a Challenge. he is Our Big Boss."**

Inflectional Endings Reduced

It is observed from the Facebook, Messenger and Email writing that students reduce inflectional endings while writing on the electronic media. In most cases, students make mistakes to add s, es or ing with the very word. Students say that they reduce inflectional endings both in conscious and subconscious state of mind and they think that they do not feel interrupted to write sentences without inflectional endings. A student said "**I have two brother instead saying brothers".** Another student said "I am request you "rather he should say "**requesting**" instead. This type of writing is frequently found in Email communication than in Facebook and Messenger.

Long Words in Banglish With a few in English

It is found from the observation that students in communicating with their friends through Facebook and Messenger use long words in Banglish language and a few parts in other foreign languages. Students say that up to intermediate level they study through Bangla medium but at the university they have to go through English medium and so when they write on the Facebook and Messenger, they subconsciously use Banglish and English language simultaneously. A student asserts "We can easily understand what others write on the Facebook and so that we feel comfortable to use Banglish language while chatting with others. Two other students say "It is easy to write Banglish than to English, some prefer to use Banglish." This is a conversation between two Facebook friends: one student says ***"Agamikal boita niyaasbi, please.*** It is evitable that sometimes they use short form of English besides writing Banglish. Inreply, the other friend writes ***"okay, niyaashbo."***

"Gibon onek shundor, let's upovog kori" is an example of Banglish and English which are frequently used in Facebook and Messenger chatting. From FGD students point out "Writing Bangla is very tough and time consuming, so they use Banglish to fill up the gap of English"

Major Findings and Discussion

Major findings of the study showed that students do practice shortening, initials, contractions, letter code use and smileys while chatting on Facebook, Messenger and informal email. Students say that the use of syntax following the use of shortening, initials, contractions and letter code and smileys has become a very popular practice to them as they are time-saving, fast and convenient for creating understandable atmosphere in the field of online communication. The previous studies conducted by Ling and Baron (2007), Crystal (2008), Brown (2003), Cadhain (2005) and Hardaf Segerstad (2005) had almost the similar findings regarding shortening, initials, contractions and smileys. Misspelling, grammar mistakes, incorrect use and omission of punctuation are found in the syntax, university students use with a view to communicating over Email, Facebook and Messenger. Students commit such types of mistakes because they give much priority on communication than its accuracy. The observation shows that in terms of communication, they do not get bothered to use inaccurate patterns of syntax regarding spelling, grammar and punctuation rather, they are accustomed to committing grammar mistakes consciously and subconsciously. In the observation from other studies as cited in Cárdenas Claros and Isharyanti (2009), David Crystal emphasized on the use of language to meet the goal of interactive communication. However, Crystal (2008) opines that the use of short words affects spelling abilities and language badly as a whole.

It is also observed from the study that students use long words in Bangla with a few English words. Students switch the code to transfer their chatting into the easiest and convenient language. The study conveys a very concise information about code-switching and code-mixing. Most importantly to say, code-switching, code-mixing and sometimes code-fixing contribute a lot in making long words in the native language (Bangla) and a few in other languages especially in the second language, English. Duran (1994) states the use of code includes simplification, reduction, overgeneralization, transfer, formulaic language, omissions, substitutions, and restructurings. Hamers and Blanc (1989), Chaer and Agustina (2004), Alabi (2007), Bhatia & Ritchie (2006) found the code-mixing and code-switching the easiest and most interesting on Facebook and Email communication in their research.

However, some other findings are identified and obviously they are different a bit as well as constructive. From the observation and interview, it is evident that population of small scale is being skilled in the use of language through the interaction over online communication. Leong & Ahmadi (2017) emphasized on interaction in developing a learner's ability in that language.

Conclusion

This paper tries to investigate the use of language of Bangladeshi university students in terms of Facebook, Messenger and Email communication. In addition, it unveils the reasons of upbringing stylistic syntax which students at tertiary level are accustomed to using over online. Discovering online language makes the readers, linguists, policy makers, teachers and students help to look into the exact scenario on Facebook, Messenger and Email communication. The main findings emerged from data analysis in the field of online communication are to practice shortening, initials, contractions, letter code, use smileys, misspelling, grammar mistakes, incorrect use and omission of punctuation, long words in Bangla with a few English words by university students in Bangladesh. These findings can easily detect code-switching, code-mixing and code-fixing over the online language on the basis of the convenience of the students. This research cannot be perfect in all regards because there was a limited scope by which the researchers tried to explore the facts only taking interviews and observations upon the students of some Universities of Bangladesh. So, in this regard, further works need to be accelerated in future in the boarder range to have the best output from this study. In this era of globalization, the innovation of language is not a new phenomenon, rather it creates an ample scope in the socio cultural context of Bangladesh and at the same way positive changes enrich our culture especially, the patterns of language.

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Appendix 1

Style of Students' Use of Language on Facebook, Messenger and Email at Tertiary Level in Bangladesh

Observation Schedule (Open Ended)

Theme	Post	Source

Appendix 2

Style of Students' Use of Language on Facebook, Messenger and Email at Tertiary Level in Bangladesh

Interview Questionnaire for Students (Open Ended)

(N.B: Your valuable information would be used only for research purpose)

1. Do you give status or post on Facebook?
   Yes or No.

If answer is yes, what kind of language do you write?

a) Bangla b) English c) Banglish
d) Others……………………..

Please show your detailed arguments in favor of your answer.

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……………………………………………………………………..………

2. What type of language (shortening, code-mixing) do you use on Facebook and Messenger communication and why?

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Give an example in favor of your answer.

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……………………………………………………………………..………

3. Do you use Email? Yes or No
   If answer is yes, what forms of writing do you use on Email communication and why?

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……………………………………………………………………..………

4. Please tell us in detail in which areas of language you notice changes on social platform.

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5. Give your opinion about the use of different types of contractions on Facebook, email and messenger communication.

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Appendix 3

Style of Students' Use of Language on Facebook, Messenger and Email at Tertiary Level in Bangladesh

FGD Theme/Guideline

1. Use of language in Facebook, Messenger and Email

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2. Use of language in Email

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3. New trend of language

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4. Impact of new trend

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5. Opinions about new trend of language

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Liquidity and Profitability Analysis: An Insight into Food and Allied Industry

Fariha Muhu[1]

***Abstract*:** A business institution's effectiveness is evaluated by its adequate and stable liquidity and profitability position. The study intends to determine the relationship between the profitability and liquidity of food & allied industry of Bangladesh. Liquidity is the capacity of a firm to meet its financial obligations when they fall due and profitability is the firms' ability to make profit. The sample of the study is comprised of 16 listed companies of Food and Allied sector of Dhaka Stock Exchange. The study used secondary data which were collected from the Dhaka Stock exchange and annual reports of the prospective companies. Different statistical tools like Arithmetic mean, Standard Deviation, Panel regression analysis, correlation analysis have been done using Stata 12.1 & Microsoft Excel. The research found that, in the food and allied industry of Bangladesh, there is a negative relationship between profitability and liquidity.

***Keywords*:** Profitability, liquidity, regression analysis, negative.

Introduction

Profitability and liquidity play an imperative role to assess the financial stability of a business entity. The main aim of a business is to earn profit. Business institutions always endeavor to maximize the revenue to earn profit and minimize the cost. Nevertheless, along with profit maximization, maintaining stable liquidity position is also important for an organization. Different studies found that many profitable businesses sometimes could not manage the liquidity. Liquidity refers to how a business entity converts its assets quickly into cash without losing significant value to meet the needs of short term creditors. Apart from being operated profitable in corporate world, it is also important to maintain a steady liquidity position. Both liquidity and profitability determine the financial stability of a business organization.

The study has analyzed the profitability and liquidity of the Food and Allied sector of Bangladesh, by computing different profitability and liquidity ratios. Food and Allied sector is one

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of the major sectors of the Dhaka Stock Exchange (DSE). There are total 18 listed companies under this sector. This sector exhibits mix performances in the share market. In 2013, this sector was preeminently performing sector of DSE. There are both high performing and low performing companies in this sector.

Food industry is a hastily rising sector in Bangladesh which provides work for a considerable portion of the labor force in the country. The food processing business in Bangladesh grew at an average 7.7 percent per annum between the time periods of 2004 to 2010. According to Export Promotion Bureau, in 2010, Bangladesh exported over $700 million worth of processed food and beverages. It is believed that the food processing sector is set to witness further robust development in the upcoming years.

Objectives of the Study

The main objectives of this research are as follows:

- To examine the relationship between the profitability and liquidity of Food & Allied industries of Bangladesh
- To determine the factors affecting the profitability and liquidity

Relationship between Profitability & Liquidity

Liquidity defines the degree to which an asset or security can be quickly sold or bought in the market without distressing the price of the asset. Accounting liquidity measures the ease with which an individual or company can meet their financial obligations with the liquid assets available to them. Ratios that are used to compute liquidity for manufacturing companies are Current Ratio, Quick Ratio, Cash ratio etc.

Profitability is the state when a business yields financial gain. Accounting profit is calculated by deducting all costs excluding opportunity costs from revenues. Ratios that are used to compute profitability for manufacturing companies are Gross Profit Margin, Net Profit Margin, Return on Assets (ROA), Return on Equity (ROE) etc.

Liquidity is important as when a company could not repay its short term financial obligations, its exhibits an appalling signal in the corporate world. The companies that could not maintain its short-term obligations may not get any further bank loan from their creditors. So, maintaining liquidity is an important issue in business world. Liquidity and profitability get a significant focus in financial analysis. When the company is in profitable situation it is expected that the company can meet its short-term obligations. However, there are some companies that have enough cash and liquid assets but cannot maximize their profitability due to huge cash tied in short term investment rather than long term investments.

Different studies found that often profitable companies could not be able to manage liquidity and the companies that had sufficient liquid assets could not maximize their return on long term investments. So, the main concern of a business is to make a balance between the profitability and liquidity to secure a stable place in corporate world.

Limitation of the Study

While doing this research, the main limitations were:

- Sample size for the study consisted of only 16 listed companies of DSE.
- The research was mainly conducted on secondary data.

Literature Review

Profitability and liquidity both are important to measure a firm's financial performance.
According to Ibenta (2005), liquidity indicates the firm's ability to meet the temporary need of resources. Performance of any business entity is judged by its liquidity management (Bardia, 2007).

Uddin and Moniruzzaman (2014) scrutinized the liquidity and profitability condition of textile industries of Bangladesh and found negative correlation between ROA and other liquidity variables. Sayaduzzaman (2006) found that BATBC has maintained a satisfactory liquidity position in food and allied sector of Bangladesh. Mosseibugu and Nwakanma (2008), said that profitability assists in making judgment and constructing policies. According to Ahmad (2016), for long-term continued existence of the business organization and healthy growth, both profitability and liquidity should go parallel to each other. In his study he found that the correlation between the profitability and current ratio was negative but the correlation between the quick ratio and profitability was moderate and positive. In the study of Abuzar and Eljelly (2004), they also found a negative relation between the business liquidity and profitability.

Chukwunweike (2014), in his study of manufacturing companies of Nigeria found significant positive correlation between current ratio and profitability which was measured by return on assets (ROA), however there was no distinct noteworthy correlation between the acid test ratio and profitability. The findings of Chukwunweike (2014) and Ahmad (2016) have totally different results in terms of same input. Nevertheless, the country was different; however, liquidity always has impact on profitability. Eljelly (2004) found that current ratio is more imperative to determine profitability and cash conversion cycle is more important to measure liquidity compared to quick ratio in assessing the both the terms. Kavin (2005), empirically examined the relationship between profitability and liquidity, as measured by current ratio and cash gap (cash conversion cycle) on a sample of 900 joint stock companies in the USA. The relationship was found positive. According to Gill, Biger and Mathur (2010), financial managers can create profits for their companies by handling the cash conversion cycle appropriately and managing the accounts receivables at most favorable level. They took a sample of 88 American firms that were listed on New York Stock Exchange for a period of 3 years (2005 to 2007) and found statistically significant relationship between the cash conversion cycle and profitability which was measured by gross operating profit.

Cetorelli and Goldberg (2011) found that liquidity management is not only affected by the financial activities but also different economic conditions and changes in financial markets.

According to Shipho (2011), profitability of an organization has the effects of market structure aspects, foreign ownership and market absorption. The sample of his study comprised of 38 commercial banks of Kenya. Akhtar, Ali and Sadaqat (2011) found a positive but insignificant relationship between net working capital to net assets and liquidity risk in the banking sector of Pakistan to evaluate the liquidity risk management.

Research Design

The main objective of this study is to determine the relationship between profitability and liquidity of Food and Allied industries of Bangladesh. This study adopted a panel research to fulfill the above objective. The study used secondary data. The data were collected from the Dhaka Stock exchange and annual reports of the prospective companies. Different statistical tools like arithmetic mean, standard deviation, correlation analysis have been done using STATA 12.1 and Microsoft Excel.

Definition of Variable

To find out the relationship between the profitability and liquidity of the Food and Allied industries of Bangladesh, return on Assets (ROA) are used as dependent variable. Current ratio, quick ratio and working capital are used as independent variables.

Sampling

The sample of this study comprised of the listed Food and Allied Bangladeshi companies of Dhaka Stock Exchange between the periods of 2006-2015. There are 18 listed companies under Food & Allied sector however in accordance with data availability, 16 listed companies under Food & Allied sector were taken as sample. The study used convenience sampling method. The selected companies are: Agricultural Marketing Company Limited, Apex Foods Limited, Bangas Limited, British American Tobacco Bangladesh Company Limited, Beach Hatchery Limited, Fine Foods Limited, Fu Wang Food Limited, Gemini Sea Food Limited, Golden Harvest Agro Industries Limited, Meghna Condensed Milk Industries Limited, Meghna Pet Industries Limited, National Tea Company Limited, Olympic Industries Limited, Rahima Food Corporation Limited, Rangpur Dairy & Food Products Limited and Zeal Bangla Sugar Mills Limited.

Descriptive Analysis

Net Profit Margin (NPM), Return on Assets (ROA) and Return on Equity (ROE) were used to assess the profitability. Current ratio (CR), Quick ratio (QR) and Working capital (WC) were used to assess the liquidity of the companies.

Table-1: Performance Measurement of Food & Allied Industry

ROA		*CR*		*QR*		*NPM*	
Mean	0.034	Mean	6.304	Mean	3.229	Mean	-0.131
Standard Error	0.0133	Standard Error	2.925	Standard Error	1.408	Standard Error	0.096
Median	0.0465	Median	1.393	Median	0.984	Median	0.065
Standard Deviation	0.123	Standard Deviation	26.16	Sta ndard Deviation	12.59	Standard Deviation	0.865
Sample Variance	0.015	Sample Variance	684.45	Sample Variance	158.63	Sample Variance	0.749
Range	0.848	Range	223.56	Range	109.44	Range	7.077
Minimum	-0.581	Minimum	0.222	Minimum	0.0871	Minimum	-6.72
Maximum	0.266	Maximum	78.79	Maximum	69.29	Maximum	0.355
Count	160	Count	160	Count	160	Count	160

Table-1 demonstrates the average ROA, CR, QR and NPM of the companies under Food and Allied sector. The mean ROA was 3.44% and the standard deviation was 0.12. The maximum ROA was 26.69% which was earned by Olympic industries limited. Some companies also had negative margins. The maximum NPM is 35.5 %, maximum CR is 78.79 times and maximum QR is 69.29 times. The mean CR and QR of the industry were 6.30 times and 3.23 times respectively over the last ten years.

Correlation Matrix

Table-2: Correlation Analysis among the Variables

	ROA	CR	QR	WC
ROA	1			
CR	-0.06607	1		
QR	-0.05589	0.992086	1	
WC	0.577895	-0.0183	-0.0138	1

Table-2 demonstrates the correlation among the variables. The correlation matrix of the industry shows that there is an inverse relationship between ROA and CR although ROA and QR have weak negative relationship. However, the correlation between ROA and WC are found to be positive.

Multicollinearity Test

Table-3: Variance Inflation Factor among the Variables

	VIF	1/VIF
CR	3.28	0.309663
WC	2.16	0.463558
QR	2.14	0.467667
Mean VIF	2.04	

If there exists a high correlation between any two explanatory variables, the problem of multicollinearity arises. Multicollinearity problem makes a significant variable insignificant and provides redundant information about the response. When the problem of multi-collinearity gets large, it will be difficult to distinguish between the effects of the different variables (Eikemo & Clausen, 2007).

In this study Variance Inflation Factor (VIF) has been used to test the existence of multicollinearity. From the regression analysis, it has been found that all the VIF values lie below 4 which is the critical value rule of thumb- when VIF values are less than 4, there is no multi-collinearity problem. Therefore, multicollinearity problem does not exist between the selected independent variables.

Regression Analysis

The model to assess the relationship between the profitability and liquidity is given below
$Y = b_1X_1 + b_2X_2 + ei$

Here,
Y = ROA
X_1 = Current Ratio as independent variable
X_2 = Quick Ratio as independent variable

Random Effect Model

```
Random-effects GLS regression                 Number of obs      =       160
Group variable: NW                            Number of groups   =        16

R-sq:  within  = 0.3258                       Obs per group: min =        10
       between = 0.2197                                      avg =      10.0
       overall = 0.3161                                      max =        10

                                              Wald chi2(1)       =    114.06
corr(u_i, X)   = 0 (assumed)                  Prob > chi2        =    0.0000
```

ROA	Coef.	Std. Err.	z	P>|z|	[95% Conf.	Interval]
CR	-.0172938	0.153116	-2.12	0.001	-.04609596	.0122617
QR	-.3005787	1.760316	-0.30	0.002	-8.482566	-1.536954
_cons	.0471169	.009507	4.96	0.000	.0284835	.0657503

Source : Date Analysis from Stata

So, the regression equation is

$$\mathbf{Y = 0.047 - 0.017\ X_1 - 0.30\ X_2}$$

For any change in current ratio, ROA will decline by 1.7%. For any change in quick ratio ROA will decline by 30%.

First, both the Fixed Effect Model and Random Effect Model have been run and then the choice between Fixed Effects (FE) and Random Effects (RE) Model has been made applying Hausman test. According to Hausman test the RE Model is preferred as the probability of Chi2 is 0.5628 which is very high not to reject null hypothesis (H0: Random effect model is appropriate). Therefore, final estimation method in this research is random effect. So, it can be said that the variation across entities is assumed to be random and uncorrelated with the predictor or independent variables used in the model.

The value of the R-Squared is 0.32 in the model which confirms that 32% percent of changes in ROA are explained by independent variables of the model.

Hypothesis is tested to find the relation between the profitability and liquidity.

Hypothesis 1

H_0: There is no relationship between ROA and Current Ratio
H_1: There is relationship between ROA and Current Ratio

Here P value is less than 0.05, so we can reject the null hypothesis. So, in this case we can reject the null hypothesis and it can be said that-

❖ There is relationship between ROA and CR

Hypothesis 2

H_0: There is no relationship between ROA and Quick Ratio
H_1: There is relationship between ROA and Quick Ratio
In the model we can see that P value is 0.002 which is less than 0.05. So, we can reject the null hypothesis and it can be said that-

❖ There is relationship between ROA and QR

Findings

- The result of regression analysis indicates negative relationship. For any change in current ratio, ROA will decline by 1.7%. For any change in Quick ratio, ROA will decline by 30%. So, it can be stated that holding liquid assets may affect the profitability of the firm.

- The VIF test indicates that there is no multicollinearity problem between the selected independent variables.

- In a food and allied industry, the companies under this sector usually don't hold inventory for a long time compared to the companies of other industries. However, the QR ratio is much less than CR for most of the companies.

Conclusion

For a business organization, maintaining a stable financial profile for smooth operation of the business is very crucial. As the study found that there is negative relationship between profitability and liquidity, the management of any organization must carefully mange these two significant financial aspects. Though there is no hard and fast rule to determine what portion of assets should be kept for liquidity and what should be kept for investment, a firm can manage its liquidity and profitability through its asset size, profit margin and position in the industry.

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Morphological Impairment of Bengali Autistic Children

Md. Asaduzzaman[1]

***Abstract*:** This study attempts to provide and find out the diverse morphological impairments of the Bengali verbal autistic children. Among them, ten autistic children, ten instructors, and five SLP (Speech Language Pathologists) have participated in the study. Likewise, these morphology deficit children have problems with phonology, syntax, semantics and so on. The lack of morphological ability is considered to be as one of the most significant reasons behind their communication impairments. Along with these linguistic impairments, other theories derived from morphology are used to identify and explain the impairments as well. This study has conducted with the use of qualitative methods for empirical data. Moreover, this paper has firmed up with some proposals on what steps should be taken to overcome the found limitations during the research.

***Keywords*:** Autism, echolalia, telegraphic speech/holophrase, Trace Dilation Hypothesis (TDH), neologism.

Introduction

The terminology Autism and Autistic stem from the Greek word 'autos'; meaning 'self' (Lubetsky et al. 2011). It refers to a collection of developmental disorders that affects the brain. The brain disorder affects a person's ability to communicate, form relationships with others, and respond appropriately to the external world (Quinn, 2006). In order to justify the different forms of autistic behavior, Lorna Wing (1988, 1997) has narrated about the autistic spectrum; also, called *a-spectrum* including various Autistic Spectrum Disorders (ASDs). In this spectrum, the behaviors move to the weak level from strong level in the fields of social interaction, social communication in verbal and non-verbal behavior, imaginary ability, repetitive characteristics of activities, language, response to sensory stimuli, specific skills (Wing, 1997). Wing and the other researchers found three areas that are characteristic of autism, called the triad. These are problems in the fields of social contact, communication, and imagination (Hill & Frith, 2003).

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In many cases, these impairments involve in all aspects of language- pragmatic, morphological/lexical, syntactic, morphological, phonological and phonetic (Baron-Cohen, 1995; Tager-Flusberg, 1992). Among the deficits mentioned above, morphological impairment holds unique deficit found in autism.

Literature Review

Most individuals with autism begin speaking late and develop lexicon significantly slower in rate than others. There are very few studies investigating the morphological aspect of language acquisition of autistic children. Several studies have tried to figure out the acquisition of several aspects of morphology in the autistic toddlers and it has been found out that autistic children have some specific problems in using different forms of morphemes (e.g Compound and Complex morpheme, Inflection, and Derivational morpheme). Children with autism were more likely to omit certain morphemes, particularly articles (a/the), auxiliary and copula verbs, past tense, third-person present tense, and present progressive (Belkadi, 2006, Tager-Flusberg et al. 2005). Tager-Flusberg et al. (2005) also found that children with autism were significantly less likely to mark past tense. The children with autism perform well in the present progressive form but they were significantly impaired on the past tense elicitation trials. Several researchers also have disclosed the following morphological characteristics of autistic children.

Pronoun

The morphological disorder also includes the features of grammatical impairments affected by the autistic children. For example, the misuse of personal pronoun in right place likely "I" instead of "you" and vice-versa and the misuse of such preposition as "in", "on", "under", "next to", "before", "after" and so on (Belkadi, 2006 & Nasrin, 2015). Confusion of personal pronouns is another frequently mentioned atypical language behavior associated with autism. When a child asks for a drink for himself, he says, "Do you want a drink of water?" because he does not understand the difference between the personal pronouns of "I" and "you" (Islam, 2013). Pronoun reversal errors may not occur in all children with autism, but they are more common in individuals with autism than in any other developmental disorders (Kjelgaard & Tager-Flusberg, 2001).

Moreover, among the small groups of young children with autism, all of them go through a stage of reversing pronouns. But, as they grow older, the more linguistically advanced children stop making these errors. Having autism, difficulty in using pronouns is generally viewed as a part of more general difficulty with dixies, the aspect of language that regulates shifting reference between the speaker and the listener. For example, in labeling a person by name (e.g.,"Kriti"), the label remains the same without regard to who is speaking whereas, for pronouns, whether Kriti is referred to as "I" or "you" depends on whether he is the speaker or the listener during a particular conversation. This error in using pronouns results from the difficulty in understanding discourse roles and social communicative functions. Pronoun errors in autism take place because of the difficulties that children with autism have in conceptualizing notions of self and other as they are embedded in shifting discourse role between speaker and listener (Islam, Tager-Flusberg et al., 2005).

Echolalia

One of the categories of impairments known as echolalia is common to all autistic children. It is directly relevant to studies of morphology. Echolalia is the repetition (echoing) of utterances made by another person (Prizant & Duchan, 1981). For instance, some repeats back his/her teacher's greeting, "Hi, Ishaan," exactly as it was said to him/her. It is estimated that almost 50% of individuals with autism do not develop functional and communicative language during their lifetimes (Rutter, 1978; Volkmar et al., 1994). Although the figure is now estimated as 35% to 40%, the number is still substantial (Mesibov, Adams, & Klinger, 1997). Among those children with autism who have some verbal abilities, their communicative skills are often characterized by idiosyncratic features, such as echolalia (Schuler & Prizant, 1985).

Word Formation

There are also some abnormalities found in the use of the words among the autistic kids. Mostly, they answer to the questions by using only one word or phrase instead of saying a full sentence (Tager-Flusberg et al., 2005). Tager-Flusberg et al. (1992) found that children with autism often fail to use certain classes of words, particularly terms for cognitive states like- know, think, remember, pretend etc. They also have difficulties in using social-emotional terms and the lack of the theory of mind is mostly responsible for this. Therefore, it can be specified that the acquisition of words related to mental and cognitive state concepts may be specifically impaired in this disorder (Islam, 2013). Several types of research have disclosed that autistic children also have a problem in inflectional and derivational morphology. Because they can't produce new word by changing word class (Derivation) and can't elaborate a word from its root word. They also have problem in affixation and complex word formation (Compounding). Children with autism display severe problem in acquiring inflectional morphology, derivational morphology, trace dilation hypothesis (TDH), verb movement and complex syntactic constructions such as relative clauses or passives.

Telegraphic Speech

At the age of 12 months when children usually speak their first words, they tend to refer to things and people in their daily contacts such as family, relatives, and toys. First words are almost exclusively labeling words, nouns. Then children progress on action words and holophrases or telegraphic speech. Holophrase is a single word which looks like a condensed sentence. For example, the word 'cookie' could mean 'I want a cookie', likewise 'Mommy chair', 'good dog', 'give cookie', etc.; a sentence in which some grammatical elements are skipped. Therefore, the term denotes as telegraphic speech. Telegraphic speech is a concise message characterized by the use of two-three word short phrases or sentences made up of main content words such as nouns and verbs and void of function words and grammatical morphemes such as articles (e.g., the, a), auxiliaries or modals (e.g., is, are, can), prepositions (e.g., in, on), and tense morphemes (e.g., -ing, -ed, -s). The omission of certain words and grammatical morphemes resembles what is typically seen in a brief telegram. Hence the term comes telegraphic speech. Telegraphic speech is seen developmentally when a child moves beyond the two-word, relational stage of language development and begins to express longer, three-word sentences using a finite set of grammatical categories, such as nouns, verbs, and adjectives. However, young children with autism make errors, while learning their first language. Typical mispronunciations occur while learning vowels and consonants, which are for instance: replacing fricative by stops, e.g. 'see' pronounced [ti:], avoiding consonant clusters, e.g. 'sky' pronounced [kai] and dropping unstressed syllables, e.g. 'banana' pronounced [nana] (Crystal, 2007).

Neologism

A newly created word whose meaning is unknown to others. The use of neologisms is common in children but it is considered to be as indicative of brain damage or a thought disorder (like schizophrenia and autism) while present in adults. Volden, Mulcahy, and Holdgrafer (1997) found that children with autism produced a greater number of unusual utterance features and interrupted the flow of the interaction with more inappropriate statements, in comparison to age-matched normally developing controls. Finally, Adams and her colleagues (Adams, Green, Gilchrist, & Cox, 2002) found that adolescents with autism spectrum disorder provided more tangential and inadequate responses in conversation with an examiner, especially while discussing personal events.

Vocabulary

The vocabulary of autistic children is not rich like the normal developing children. They cannot include a new word in their mental lexicon. Metaphorical meaning is also difficult to understand in autistic children. They also have a problem in using gratings words, numbering words, money-related words. But in recognizing money they can't use it properly in different social context. They also understand colour terms but don't understand its diversity. Autistic children have time sense but they have difficulty in recognizing second, minute and hour. Slang is a form of language and it is social prohibition. If an autistic child somehow learns slang he or she may use it anywhere without any reason. Because, they don't understand the hidden meaning of a jargon.

Case and Gender

Autistic children have the knowledge in male and female. But they can't understand the biological difference between boy and girl. Likewise, they showcase deficit in different aspect of case marking.

Objectives of the Study

The specific objectives of the study are as follows-

- To find out the morphological impairment of Bengali verbal autistic children.
- To identify the nature of echolalia and neologism of Children with verbal autism.
- To explore the nature of agrammatism and telegraphic speech of autistic children.

Research Question

Main research question

- What is the nature of morphological impairments of Bengali high-functioning autistic children?

Additional research question

- What is the nature of word formation process of Bengali high-functioning autistic children?

Design of the Study

For conducting the present study, a cross-sectional research design has been followed. This design indicates that all data were collected at a single point in time.

Methodology

Qualitative method is applied to collect and analyze data. This study is conducted with primary and secondary data which is collected from the respondents. To find out the nature of morphological ability following research techniques are adopted:

Participants

Autistic children, instructors, and SLP (Speech Language Pathologists) participated in the study. They were from different special schools and institutions.

Autistic Children

In the research, there were 10 autistic children from three different special schools (Institute of Pediatric Neuro disorders and Autism, Society for Welfare of Autistic Children, Jatio Protibondhi Unnyan Foundation). The age range was from 6 to

12 years old. Children had received a prior diagnosis of autism based on current Diagnostic and Statistical Manual of mental disorders (DSM)-5. The researcher observed them during the classes and tried to find out the morphological difficulties from their conversation with instructors. Collected data were recorded by using digital camera and audio recorder. Details of the subjects are shown in Table 1.

Table-1: Group Profile

Diagnostic groups	N	Sex (Boy/ Girl)	Age						
			Mean	Median	Mode	MD	SD	t- value (CI of difference 95%)	Z
High-functioning autism	10	5:5	9.5	10	10	1.6	1.910497	-10.6841	-15.725; p = 0

Instructors

Ten instructors have participated in this study. They have basic knowledge on different language difficulties of the autistic children faced in their daily life. The questionnaires were filled up by 10 instructors and it was possible to get the interview of them.

Speech and Language Pathologist

Since there was a lack of skilled and recognized SLP (Speech and Language Pathologist), it was possible to take the interview of only five SLP. They talked about the problems in the morphology of the autistic children.

The Tools

Questionnaire for the instructors

Questionnaires were distributed among 10 instructors. There were 6 questions and some questions were open-ended and some were close ended, like- Yes (More Problem, Less Problem), No or No comment. Only one question had the multiple choice with Always, Sometimes or No comment.

Interview for the instructors and SLP

An interview was taken of 10 instructors and 5 SLP. There were 6 questions for the instructors and 6 questions for the SLP in the interview. They had to briefly explain the answers to justify their responses to different questions.

Observation of the Children

In observation, there were 3 classes and among the classes, along with the usual language classes, there were also extra-curricular classes because through different extra-curricular activities, the students were taught different aspects of language and communication.

Method of Analysis

Qualitative methods were used to find out the morphological impairments of the autistic children. Interview and observation were done for the research. Instructors and SLP participated in the questionnaire and interview and students participated during the observation. The responses to the questionnaire were converted into a percentage, bar charts, line graph and the pie charts. The questions those were not possible to answer with multiple-choices had been incorporated in the interview; such as: What types of morphological problems do the autistic children experience? An observation was done for the empirical research and to find out what are the morphological problems the autistic children experience in their everyday life.

Research Findings and Discussion

In total, 3 classes were observed and all of them were pre-academic and early intervention classes. The checklist (appendix 4) was followed during the classroom observation. These classes were mainly for the students those who had significant impairments in Speech-language- communication. As the students hardly talked or communicated with the instructors, much was not found out about the impairments. Different activities were used to teach the students and other than the linguistic and communicative skills, some other social abilities were also taught.

Observation

The students hardly talked and responded to the instructors or to the researcher. Echolalia was very common among the students because they were repeating exactly the same thing that the teacher told them. They did it sometimes by understanding what the instructors told them and sometimes without even understanding the meaning of it. There was not a single student who used a full sentence grammatically. They replied either with just one word or with nodding their head or moving their hands. Whenever they talked, they used future tense and proper noun instead of using pronouns. Difficulties were found in use of bound morpheme, inflection, and derivational morpheme etc. During the observation in the classroom it was seen that Agrammatism, Neologism and Telegraphic Speech similarly exist in the autistic children. Here we extant some morphological features of Bengali verbal autistic children that we found in classroom observation:

Table-2: Classroom Observation Results

Name of Anomaly	Normal Children	Autistic Children	Observation/Remarks
Free Morpheme	[eta amar kɔlom]	[amar amar kɔlom]	Relatively well in verbal autistic children
Bound Morpheme	[boiti dao]	[boi boi boi]	Bound morpheme deletion
Pronoun	I [ami] , Me [amake], He/She [ʃe], They/Them [tara], Himself/ Herself [tar], Themselves [tader]	[i], [ami]	Only use base form
Tense	[ami kʰai] [ami kʰaccʰilam] [ami kʰabo]	[maliha kʰabe]	Tense marker deletion
Inflection	[ilma skule ɟabe]	[ilma iskul ɟabe]	Inflection marker deletion
Derivation	[toma ɔnek ʃundori]	[ʃundɔr]	Word class Difficulty
Neologism	Don't produce (In case of unawareness)	[tati moni, tati moni, dulteso keno]	Meaningless word produces
Telegraphic Speech	[ami pani kʰabo]	[pani kʰabe .] [pani kʰaba]	Functional word deletion
Holophrases	[ami baɽi ɟabo]	[baɽi]	Use Single word, which looks like be a condensed sentence
Gender and Case marking	Understands biological difference between male and female and also case marking in a sentence	Don't Understands biological difference between male and female and also case marking in a sentence	Anomaly of Gender and Case marking
Echolalia	[tomar nam ki?]	[tomar nam ki?, tomar nam ki?]	Repetition
Word formation	Simple, Complex, Compound	Simple phrase and Sentence	Affixation, Inflection and derivation problems are common in Word formation process
Vocabulary	Strong mental lexicon	Relatively fragile mental lexicon	New word execution difficulty in mental lexicon.

Analysis of Instructors' Interview

The most common difficulty shared by all 10 instructors was in the use of pronouns and bound morpheme. The autistic children reverse the pronouns 'I', 'me', 'mine' with 'you', 'your' or 'yours' very frequently. The same problem in using pronouns was also discussed by Tager-Flusberg et al. in 2005, Belkadi in 2006 and Nasrin in 2015. That is why they are always taught to use the proper nouns instead of pronouns. For example, instead of saying "[ami bʰat kʰabo]" (I will eat rice), they will say it by using their name, such as "[ɟanita bʰat kʰabe]" (Janita will eat rice). Few instructors also talked about the point that the autistic children have problems with a subject-verb agreement (SOV in Bengali Language Context). Moreover, all the instructors gave their accord on this point that, these children have problems in a tense and most of the time, they use future tense; such as " [pritom iskul ɟabe]" (Pritom will go to school) or " [tonika ɛkʰon kʰelbe] (Tanika will play now). Besides these problems, 10 instructors have described the other common morphological inaccuracies in the use of autistic children. Instructors describe us autistic children use more telegraphic speech [ami kʰabe]. Instructors also found agrammatism, inflectional and derivational problem among the all autistic children. Instructors also reported that autistic children have a very limited mental vocabulary. All the instructors agreed on this argument that, the children sometimes use words what they have learned through echolalia but actually do not know the meaning. Thus, sometimes they use words which do not go with the context (neologism). Again, all the instructors talked about the problem that the autistic children do not understand the cognitive terms and their understanding of a word are related to only one specific type of object. For example, when they learn the word 'Eat', they think that this word can be applied to only one specific type of food but they cannot make the generalization of the concept 'food' which can be applied in different types of context (Breakfast, Lunch, Dinner). Moreover, it was agreed by all the instructors that they also have problems in understanding the metaphorical meaning of a word and this same opinion was also shared by Belkadi (2006).

Analysis of Instructors' Interview Questionnaire

Ten instructors participated in this study. There were 6 questions in the questionnaire that were given to the instructors. The results of the questionnaire analysis are below.

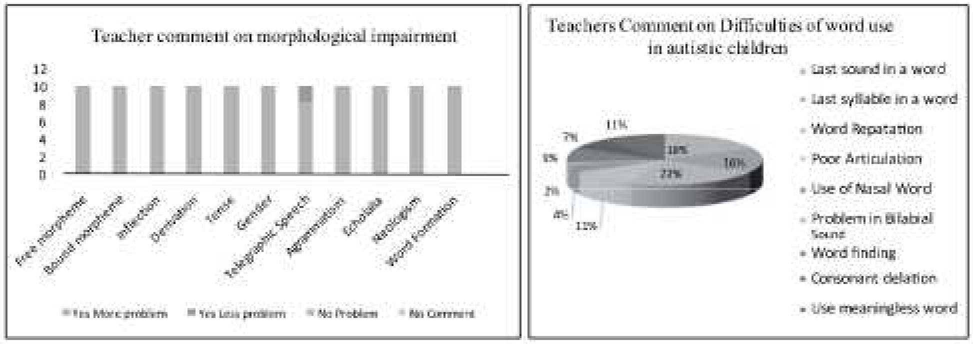

Figure-1: Analysis and results of instructors' interview questionnaire

Among the instructors, 100% were agreed on the point that autistic children have above mentioned the morphological problem. But in the context of the telegraphic speech, 90 % instructors agreed that the autistic children have more problem in telegraphic speech. Instead, only 10% believed that the autistic has less problem in telegraphic speech. No instructors' response to this question is no problem and no comment.

Analysis of Speech and Language Pathologist Interview

There were five speech and language pathologist for this interview and there were 6 questions for them. Among them, certain questions were same as the last questions of the instructors' interview and a certain question was newly added only for the speech therapists. Speech and Language pathologist reported that autistic children never say the full sentence grammatically. There are some words they hardly use while forming a sentence. For example, they do not say "3rd" person. Again, they do not understand the word or phrases for jokes or ironies and they never use cognitive terms. SLP also talked about the autistic children sometimes do not understand the inflection and derivational morphology. Besides these problems, SLP has also found that Autistic children have problems in understanding the change of verbs according to the tense and person. For example, [ami kʰeli] (I play), [ʃe kʰele] (He play), [tara kʰele] (They play), [ami kʰelcʰilam] (I was playing), [ʃe kʰelcʰilo] (He/She was playing), [tara kʰelcʰilo] (They were playing)) or [ami kʰelbo] (I will play), [ʃe kʰelbe] (He/She will play), [tara kʰelbe]" (They will play). They also have difficulties in understanding `He/She' and subject-verb agreement and they usually use 'tumi' in the case of `everyone'. They hardly use greetings and pronoun, like- [apni] (you), [tini] (He/She), for the instructors and elders. Again, the reversal of pronouns 'I [ami]' and 'you [tumi]' is universal for the autistic children. That is why, when an autistic teenager is hurt and say, "[tumi bɛtʰa peyecʰo]" (You are hurt), He/She actually means, "[ami bɛtʰa peyecʰi]" (I am hurt). SLP also talked about the problems in using prepositions, such as in, on, after, before, up, down, from and so on. For example, "[jaman tɔmar age/pɔre kʰyecʰe]" (Jaman has eaten before/after Toma). The autistic children's idea about the concept of this before/after is not clear. They also have the tendency to use the newly learned structure in every word or sentence. If they have learned the continuous form of the tense; such as " [luna ɛkʰon hatcʰe]" (Luna is now walking), they tend to use it in the place of present or future tense. For example, instead of saying " [nila ʃɔpiŋ e ɟabe]" (Nila will go to shopping), he/she will say, "[nila ʃɔpiŋ ɟabe/ɟaccʰe]" (Nila is going to shopping).

Analysis of Speech and Language Pathologist Interview Questionnaire

There were 6 questions in the questionnaire that were given to the SLP. The results of the questionnaire are below.

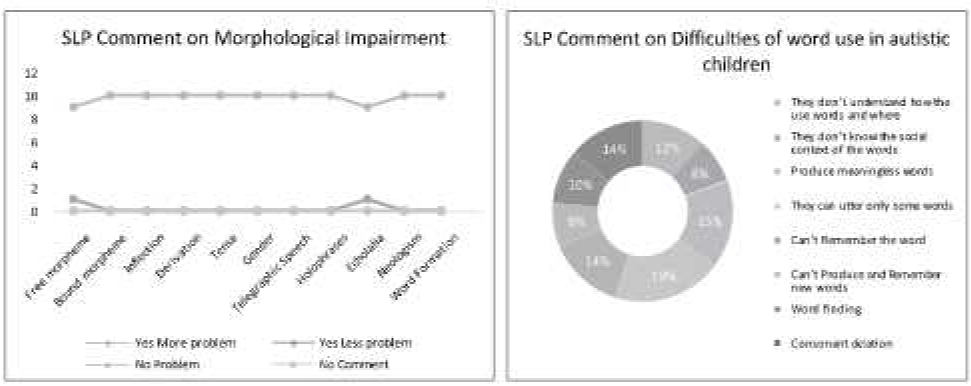

Figure-2: Analysis of SLP interview questionnaire

Among the total SLP, 98% have agreed to the point that autistic children mentioned above are with the morphological problems. But in the context of free morpheme and bound morpheme 90 % instructors have agreed that the autistic children have more deficit in bound morpheme than free morpheme. On the other hand, only 1% SLP believed that the autistic children do not use more echolalia. No instructor responded to this question. However, the caring environment has always been emphasized for the linguistic development of the autistic children, it is not always possible that the autistic children will overcome their morphological impairments with the help of such environment.

Conclusion

There are different forms of morphological impairments that the autistic children get experienced in their everyday life. However, autistic children cannot get the opportunity to learn and develop their language for the lack of social interaction and communication with other people from the surroundings. Therefore, they are very much unwilling to talk to people rather love to live in their own world. Instead, it does not necessarily mean that all the morphological impairments will be present in every single autistic child. The communicative impairments or the lack of conversational conventions are present in almost every autistic child. Moreover, the absence of the theory of mind (TOM) is universal to all the autistic kids and with the lack of the TOM is closely connected with the morphological difficulties. Because of the absence of the theory of mind, these autistic children cannot perceive other's thoughts, behavior, beliefs, and perspectives and cannot express them to other people. As a result, they cannot get themselves into a meaningful conversation with appropriate morpho-syntactic sentence. Autistic children miscarry to understand the elaboration and change of a word class. However, these morphological problems can be reducing, even if in some extent, with the help of proper guidance and training provided by friends, families, and instructors. To overcome these impairments, it is important to create such an environment where these autistic children will feel free to use their existing knowledge of language.

Recommendations

a) Send autistic children to special school.
b) Instructors should be proper trained because teaching the special children is far more different than teaching other students.
c) Provide IEP base Speech and Language Therapy to the children and arrange early intervention program.
d) Provide children IEP base occupational and psychotherapy.
e) ABA and PECS technique can be implemented.
f) Maintain Daily routine activities and Create a familiar environment for learning.

In conclusion, we can say that many individuals with an autism spectrum disorders exhibit with an unusual morphological feature. Despite this widely-noted observation, inflectional and derivational ability in autism spectrum disorders is often perceived as an under-researched area.

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Appendix

Appendix 1: Interview Questionnaire for the Instructors

Instructor's Name: Organization:
Phone:

1. Is language delay common among the autistic children?
2. What are the common grammatical errors found in the autistic children's language?
3. Do you think that echolalia is one of the most important features of the autistic children's language?
4. What are the common morphological errors found in the autistic children's language?

		Free morpheme	Bound Morpheme	Inflection	Derivation	Tense	Gender	Telegraphic Speech	Agrammatism	Echolalia	Neologism	Word formation
Yes	More problem											
	Less problem											
No												
No Comment												

5. What types of difficulties do the autistic children have in word use?
6. What kind of technique do you used in class room to develop Morphological abilities of autistic Children?

Appendix 2: Interview Questionnaire for the SLP

SLP Name: Organization:
Phone:

a. Is language Impairment common among the autistic children?
b. What are the common grammatical errors found in the autistic children's language?

c. Do you think that neologism, telegraphic speech, agrammatism is common in autistic children?

d. What are the common morphological errors found in the autistic children's language?

		Free morpheme	Bound Morpheme	Inflection	Derivation	Tense	Gender	Telegraphic Speech	Agrammatism	Echolalia	Neologism	Word formation
Yes	More problem											
	Less problem											
No												
No Comment												

e. What types of difficulties do the autistic children have in word use?

f. What kind of therapy do you recommend to develop Morphological Skills of autistic Children?

Appendix 3: Interview Questions of the Instructors and SLP

1. What are the common grammatical errors found in the autistic children's language?
2. What types of morphological problems do the autistic children experience?
3. What types of difficulties do the autistic children have in word use?
4. Do they have problems in understanding the metaphor, joke, irony, mockery?
5. Do they lack the conversational conventions, like-politeness, turn taking, levels of formality?
6. What procedures do you follow with the autistic children to overcome their language impairments?
7. Do you think that linguistic difficulties of the autistic children can be overcome with the help of supportive friends, family and teachers?

Appendix 4: Checklist of the Observation

1. What types of language and communication impairments can be found among the students?
2. What types of morphological impairments can be found among the students?
3. What procedures are used in the class to teach the students about language and communication (Especially Morphological Progress)?
4. What other skills are taught in the class?
5. What are the responses of the students in the class?

Assessment and Feedback Modality in Teaching English Listening and Speaking Skills at Grade VI-VII

Rahul Chandra Shaha[1] and Ankhi Rani [2]

***Abstract*:** This research study centrally concentrated to focus on the assessment and feedback modality are usually used for English listening and speaking skills at grade VI-VII in the perspective of Bangladesh. The present curriculum document (NCTB, 2012) gives a mandate to teachers to practise and assess all the four language skills – listening, speaking, reading and writing. Although the curriculum has emphasized four language skills equally, but the listening and speaking skills are still overlooked in the classroom. This study's focal objective was to analyse the assessment and feedback modality in teaching English listening and speaking skills at grade VI-VII in Bangladesh. To accomplish the study, mainly a qualitative approach was adopted. Data were collected from respondents of four secondary high schools of Dhaka city. Interview, FGD (Focus Group Discussion) and observation method were used for data collection. Data analysis was presented in the descriptive form with graph and charts. The study results bring into light that most of the school teachers do not assess students' listening and speaking skills. But some of the teachers usually use question-answer, fill in the gaps, listening and response, listening and repeat, and presentation as a method for assessing listening and speaking skills. Besides, a few teachers only provide oral feedback. Finally, some recommendations were suggested for the concerned authority on the basis of the findings.

***Keywords*:** Listening skill, speaking skill, assessment, feedback modality, grade vi-vii.

Introduction

Speaking and listening skills have got priority in the present curriculum and education policy (National Curriculum and Textbook Board, (NCTB) 2012, p. 71). But most of the students have not developed their listening and speaking skills comparing to other two skills. According to the curriculum report of the

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NCTB (2012), the Communicative Language Teaching (CLT) method has been introduced from 90 decade's in the secondary and higher secondary level in the purpose of focusing on four language skills (listening, speaking, reading and writing) and achieving all the skills equally. Although the curriculum emphasizes four language skills at grade VI-VII, examinations are based on only two skills; mainly reading and writing, while the other two skills of listening and speaking are not formally assessed as well as not practiced in the actual classroom (Rahman, Babu & Ashrafuzzaman, 2011). In some cases, some English language teachers who are more effective in schools often informally assess and practice the listening and speaking skills of the students in the classroom (Hinkel, 2006). Despite these, most students have difficulties in communicating orally in English even after passing secondary level. This study is an attempt to analyse the English listening and speaking skills in terms of assessment and feedback modality. That is why the study was undertaken.

The present restructured secondary curriculum has allotted some marks for listening and speaking so that both teachers and students would be interested as well as feel some pressure to practise and assess them (Ali, 2015). This system was introduced primarily in all examinations from Class VI to Class VII, where 10 marks were allocated for speaking skill and 10 marks for listening skill in English 1st paper, for overall evaluation in the National Curriculum of 2012. But it is a matter of grief that the actual situation in the classroom is totally different; there is little reflection of the curriculum. In Bangladesh, most of the secondary schools do not practise listening and speaking skills, although the curriculum document gives a mandate to teachers to practise and assess all the four language skills – listening, speaking, reading, and writing (Podder, 2011). By considering all of these, the researchers were keenly interested to conduct this research study so that the overall situation of the assessment and feedback modality in teaching English listening and speaking skills would be explored and expected that the study's findings will give a pathway to achieve the intended goal of curriculum as well as national education policy.

Objectives of the Study

In line with the improvement of English listening and speaking skills and its significance in several literatures, this study's general objective was to analyse the assessment and feedback modality in teaching English listening and speaking skills at grade VI-VII in Bangladesh. In accordance with the general research objective, the research specifically focused on three specific objectives:

- to explore the conditions of assessing English listening and speaking skills at grade VI-VII;
- to identify the methods and techniques used for assessing English listening and speaking skills at grade VI-VII;
- to find out the feedback modality used in English listening and speaking skills at grade VI-VII.

Methodology of the Study

The whole study was conducted by adopting qualitative approach. The qualitative research builds a complex, holistic pictures, analyses words, reports, details view of informants, and the study was conducted in natural setting (Creswell, 1998, p.15).The qualitative research presents an in-depth discussion of an issue by analysing the point of view of the participants. Besides, some quantitative part was used for this study to facilitate the qualitative analysis. As the nature of the study was qualitative so the collected raw data were analysed by thematic analysing process.

Sampling and Sample Size of the Study

In this research, total four schools were selected conveniently. From selected schools the 64 students were selected by random sampling and 8 teachers were selected by purposive sampling technique. In every selected school, classroom observations did for twice whether one for grade VI and another for grade VII.

Data Collection Tools of the Study

For the data assortment, three distinct tools were used in this study. The descriptions of these tools are presented below.

Classroom Observation Checklist

In this study, the information was collected by the researchers' direct observation. The observation schedule was semi structured in nature. The observed items focus research objectives 1, 2 & 3. From selected schools, English classes were observed for once.

Interview Schedule

The interview schedule was developed for eight English teachers. The in-depth interview schedule was mainly used for the clarifications from teachers after observing their classes. Another aim of the interview was to understand teacher's beliefs, opinions and suggestions about listening and speaking skills in the classroom.

Focus Group Discussion

Focused Group Discussion was conducted for students. In every group eight students were participated. Total eight FGDs were conducted for students for single time. Four FGDs were conducted for grade VI students and four for grade VII students. Different agenda had been thrown to the students for discussing and sometimes very specific quantifiable data was asked.

Triangulation of Data

Engaging triangulation method for data analysis the researchers tried to ensure the validity of data and evidence. Researchers ensured triangulation by applying different data collection tools for the study to enhance the validity of this study. Triangulation of data collection sources were used to analyse and interpret the data.

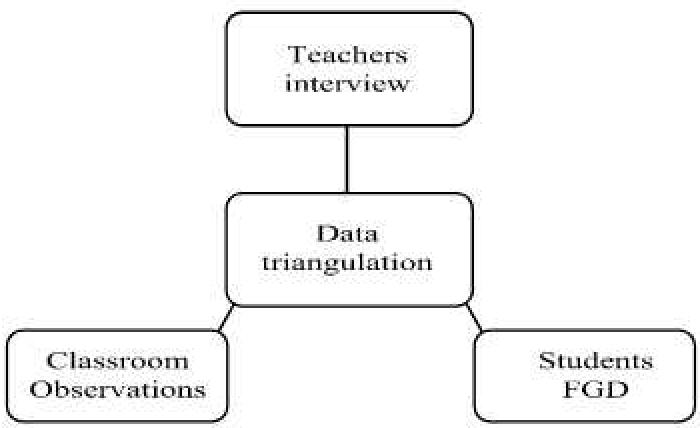

Figure-1: Data triangulation

In this study researchers crossed check teachers data through students' statement in focus group discussion as well as students' data through teachers' oratory and classroom observations.

Data Process and Analysis

To analyse the data, researchers had used qualitative method since it was easier to sum up a result when numbers of the respondent participants were limited. Data was analysed in terms of main themes as emerged from the data. To analyse data, researchers followed the steps of organizing data, developing theme and then interpretation of data (Marshall & Rossman, 1999). Required statistical treatments were applied for supporting the analysis.

Analysis of Data

In this segment, the analysis is carried out by categorizing themes for the convenience of data analysis by following thematic analysis process.

Major Theme: Assessment of Listening and Speaking Skills

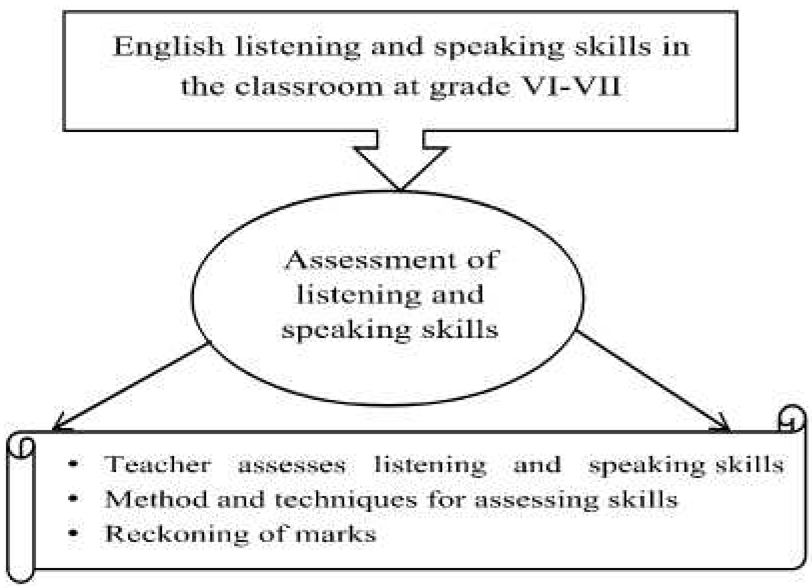

Figure-2:Diagram of analysing frame of assessment of listening and speaking skills

This major theme was categorized into three sub-themes-

Teacher assesses listening and speaking skills

To know about the current condition of students' speaking and listening skills it is important to know the situation of assessing these skills. The researchers found that very few teachers assess students listening and speaking skills in the class because of short duration of class and they are not willing to assess it.

From classroom observation the researchers found the actual picture of English listening and speaking assessment. It was found that only two out of eight school teachers assessed students' speaking skill and none assessed students' listening skill.

The researchers get similar type of evidence from students' FGD.

Table-1: Teachers' Assessment Ratio in Listening Skill in the Classes

Aspects	Yes	No
Teacher assesses students' listening skill in the class	**0**	**8**

According to teacher, it will be possible if the ratio of teachers and students is appropriate (like 1:30). Because of inappropriate ratio and short class duration teachers cannot assess students' listening and speaking skills.

Table-2: Teachers' Assessment Ratio in Speaking Skill in the Classes

Aspects	Yes	No
Teacher assesses students' listening skill in the class	**2**	**6**

Methods and Techniques for Assessing these Skills

The teachers were asked to tell about the general assessment techniques which they followed in assessing students listening and speaking skills. They all stated various types of assessment techniques which they usually followed.

In some cases, some English teachers who are more effective in schools often informally assess the listening and speaking skills of the students in the classroom.

All the participants (8 teachers) said that they used different methods for assessing students' listening and speaking skills.

According to T_7 & T_8 (here, T indicates teacher), techniques for listening and speaking skills assessment were true-false, question- answer, fill in the gaps, completing table and multiple choice questions which mostly they followed.

All the participants of FGD were asked to tell about how their English teachers assessed their skills. Each group of students told some techniques of assessment.

According to all participants of FGD,

> *"Teachers assess reading and writing skills as a requirement of the English syllabus but they don't assess our listening and speaking skills.*

Very few teachers assess students' listening and speaking skills in the classroom.

Students of FGD_2 voiced,

> *"Our teachers take written exam for assessing listening and speaking skills."*

Students of focus group four added,

> *"Our teacher takes presentation, question-answer, true false and fills in the gaps for assessing these listening and speaking skills."*

In this research, the researchers found that teachers used various techniques to assess listening skill. The observation results are given below in the table:

Table-3: Used Assessment Techniques in Listening and its Frequency

Aspects	Opinion	
	1	**2**
	Yes	**No**
Listening & repeat	**7**	**1**
Listening & response	**5**	**3**
MCQ	**1**	**7**
True/False exercise	**1**	**7**
Completing Table	**0**	**8**
Fill in the gaps	**1**	**7**
Question-answer	**6**	**2**
Cross checked by Students	**0**	**8**

On the other hand, in assessing speaking skill teachers used response to the question, individual performance, dialogue, role play, summarization, question-answer and presentation.

Table-4: Used Assessment Techniques in Speaking and its Frequency

Aspects	Opinion	
	1	**2**
	Yes	**No**
Response to Qs given by teacher	**6**	**2**
Individual performance assess by Teachers	**1**	**7**
Dialogue	**2**	**6**
Role-play	**0**	**8**
Summarization	**1**	**7**
Question-answer	**6**	**2**
Presentation	**3**	**5**

Reckoning of Marks

According to students, distribution of marks on listening and speaking skills depends on the school authority.

One student of FGD_1 stated,

> *"Our teachers don't take any test for listening and speaking skills. But in the final exam they added 20 marks for listening and speaking skills."*

On the contrary, students of FGD_4 said that in their school they were given 20 marks for listening and speaking test and the marks were also added to their final exam, and items for the test were single presentation, telling stories, summarizing and question answer.

However, students of FGD_3 said, "For listening and speaking skills, 10 marks are allotted in our school and this marks are added to final exam on the basis of our class performance."

Another group of students said that in their school there was no mark allotted for listening and speaking skills.

T_8 said, "We allotted 20 marks for listening and speaking skills in grade six and seven. Homework, class tests, debate, group presentation are marked for continuous assessment. Apart from presentation and group work, all others are written tests. So we have very little scope for listening and speaking assessment."
T_5 stated,

> *"Sometimes I assess class six and seven students' speaking skill. I asses students' listening and speaking skills through presentation, group work and question answers method and the allotted 10 marks will be added in the final exam results."*

But another teacher told that they never assessed students' listening and speaking skills and most of the schools did not add any marks for listening and speaking skills.

During the classroom observation, the researchers also found that most of the teachers didn't assess students listening and speaking skills.

Summary of this Major Theme

From classroom observation it was found that most of the school teachers did not assess students' listening skill and very few percent of teachers (1) assessed students' speaking skill. In assessing students' listening skill, teachers used question answer, listening and response, listening and repeat and for speaking, teachers used question-answer and single presentation. On the basis of teachers' interview, FGD and class observation, it was found that in assessing listening and speaking skills most of the teachers used question-answers, fill in the gaps and presentation. It was also found that most of the schools added 20 marks for listening and speaking skills but most of the time teachers took written exam for these 20 marks. It is also found that a few schools did not add any marks for listening and speaking skills.

Major Themes: Feedback Modality in Listening and Speaking Skills

Classroom observation checklist, interview schedule and FGD were used to know the feedback modality of practising listening and speaking skills and through the following minor themes the researchers clarified the data.

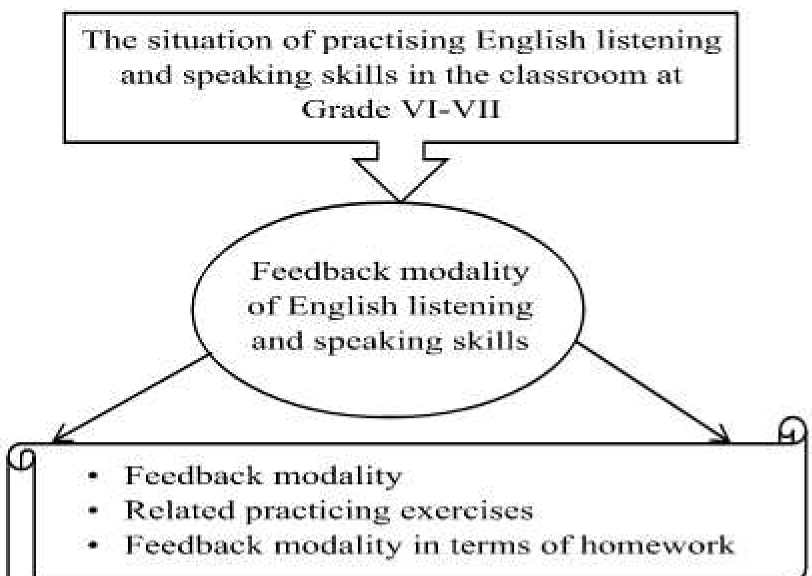

Figure-3: Diagram of thematic analysis of feedback modality

Source: Data analysis

Feedback Modality

Feedback is very important in students learning and to maintain a consistency of their study. From all the respondents and classroom observation, the researchers have come to know about the current scenario of feedback system.

Though feedback was rare in the observed classroom but in few cases it was found that if students gave wrong answer, class teacher made it correct and he/she tried to discuss this content/ topic more deeply for students better learning. Teachers tried to make the content easy and comprehensible to the students. The researchers witnessed that three out of eight teachers gave oral feedback. Only two teachers appreciated the students and made correction.

Table-5: Frequency of Teachers' Feedback

Aspects	Yes	No
Teacher gives feedback to students	3	5

After FGD, all groups of students informed that their teachers provided feedback after listening and speaking activity but it was not regular. Teachers gave feedback before finishing the class.

One student of FGD_1 said that they got feedback after speaking activities and it helped them to improve their speaking skill. Teachers appreciated and encouraged all the students for practicing speaking and listing skills.

Students of FGD_2 said that their teachers gave only oral feedback.

Related Practising Exercises

It was found that most of the teachers' exercises were not related to students' listening and speaking skills. Most of the teachers gave exercises which were basically related to the development of students' writing skill. Only two teachers (T_8, T_2) gave exercises which were related to students' listening and speaking skills.

Feedback Modality in Terms of Homework

Studying at home is very important and it is also effective for learning. To fulfill this criterion teachers give homework. But researchers found from classroom observation that only two teachers gave homework which was related to listening and speaking skills whereas another teacher gave homework which was related to reading and writing skills.

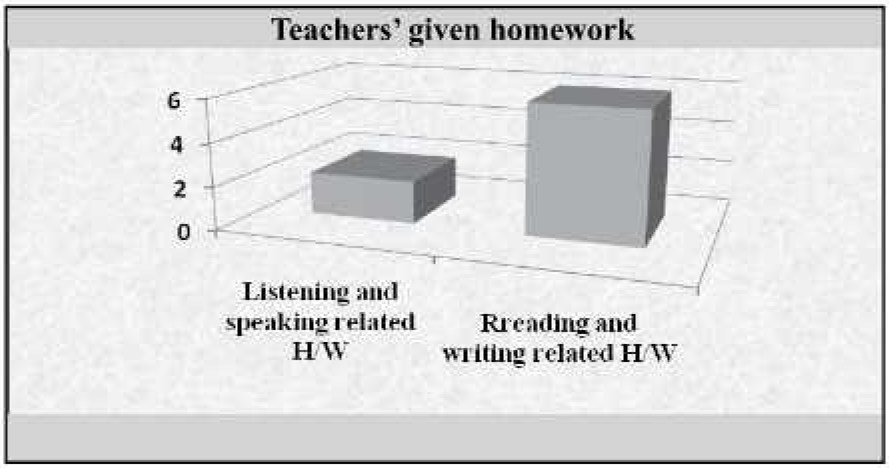

Figure-4: Feedback modality in listening and speaking skills in terms of homework
Source: Data analysis

From students' FGD it was revealed to us that teachers did not give homework to the students regularly and when the teachers gave them homework, students also did not complete the homework properly.

Though in curriculum there is clear direction of giving homework to the students, teachers are not interested in homework and neither are the students.

According to T_3

"We give homework in a few classes. But we get very little time to check students' homework. In every class we have more than 60 students.So it is not possible to give feedback and check students' homework regularly. We know that if we don't assess /check students' homework regularly, students lose the interest towards doing homework."

In most of the cases, teachers' given homework and feedback do not work effectively because these are not related to students' listening and speaking skills, they are in fact found to be related to reading and writing skills.

Summary of this Major Theme

It was found that most of the teachers' given exercises were not related to the listening and speaking skills. Their exercises were related to reading and writing skills.

It was also found that a few teachers (3) provided students only with oral feedback. A few teachers (2) gave homework which was related to listening and speaking skills.

Major Findings and Discussion

Major Findings

The following major findings are the outcome of this research study-

- Most of the school teachers do not assess students' listening skill.
- Very few teachers (2) assess students' speaking skill.
- In assessing listening and speaking skills, most of the teachers use question-answer, fill in the gaps, listening and response, listening and repeat, and presentation. Although, these are done in trivial scale.
- Most of the schools (3) added 20 marks for listening and speaking skills, but most of the time teachers take written exams for these 20 marks.
- Teachers give less focus on practising listening and speaking skills till now. Only a few teachers (3) out of all participants (8) engage students in speaking every day. Other teachers (5) give emphasis on writing skill only.
- In most of the cases, classroom exercises were not related to the listening and speaking skills. Their exercises were related to reading and writing skills.
- A few teachers (3) provided students only with oral feedback.
- Home tasks given only by a few teachers (2) were related to listening and speaking skills.

Discussion of the Findings

Most of the school teachers don't assess students listening skills. It is revealed from the results of the study that there is no balanced focus on the four basic skills of the English language skills (Listening, Speaking, Reading and Writing skills), though the curriculum gave equal focus on practicing all four skills. But most of the schools' examination system focuses only reading and writing skills and they assess only students writing skill. The study conducted by Tayyaba (2007) and Afrin (2013) supported the results of the present study that reading and writing skills were emphasized at secondary level whereas speaking and listening skills were entirely neglected at this level. The English language syllabus aims to focus on all four skills; listening, speaking, reading and writing as learner-centered activities within communicative contexts (NCTB, 1996). The findings of the present study also tend to support the opinions of Rahman, Babu & Ashrafuzzaman (2011) and Tasnim (2015) where the researchers found students reported that teachers assessed their speaking, reading and writing skills. From class observations it was found that teachers tried to assess three skills except listening skill in the classroom. And from the discussion with them it was found that they did not have any ideas about listening skill assessment. All the language skills were not being assessed appropriately. In the case of listening skill assessment teachers used audio in one class only. Generally teachers read out the text loudly and students were instructed to listen to the teacher carefully.

Very few of teachers (2) assess students speaking skills. This scenario also observed by Rahman, Babu & Ashrafuzzaman (2011) in their study that most of the case of speaking skill assessment, teachers involved all the students in choral dialogue practice. Sometimes teachers called a pair of students to the front of the class and involved them in speaking with each other in English. One common thing for pair speaking practise was that students read out the dialogue only from the textbook. They have very little scope to use English in their day to day life. Teaching and testing of speaking skill is badly ignored in SSC and HSC level examination (Majid, 2007).

It was originated that, most of the teachers fundamentally use only pair work, presentation, question-answer and telling story type's activities for practising listening and speaking skills. In favour of this finding, Siddiques (2014) pointed out that group work and pair work got importance among many integrated activities in the English class. Other activities such as dialogue making and role play etc. are also found in classroom practises but in a little bit quantity. These findings are slightly contrast with the Orafi & Borg (2009) and Kabir's (2008) findings. In their findings, they mentioned that there were no pair works during the class activities and teaching-learning process. Group or pair works for student, 25% teacher participants state that students practice group or pair work for practising speaking skill in classroom. Besides Afrin (2013) and Mersinligil's (2002) found that the other learner-centered activities like role-plays, simulations, pair and group work activities were implemented less in the classroom. Most of the students are never involved in any kind of activities like presentation, pair work, role play and group work. Grade six teachers applied whole-class discussion to engage students to answer questions, but avoided pair and group work.

Teacher gives less focus on practising listening and speaking skills till now. Among all teachers' participants (8), only few teachers (3) engage students in speaking in every day. All of the teacher face problem during engaging all students in practising listening and speaking skills. Other teachers (5) give emphasize on writing skill only. The finding is supported by the finding of Kabir (2015). The findings of the present study also tend to support the opinions of Tasnim (2015) who found that teachers practised listening skills very rarely as well as students' saying that teachers put low emphasis on listening skills at English class. On the contrary, this finding was totally reverse to the findings of the study conducted by Habib (2011) that majority of teachers and students responded positively. It means that in English classes, teachers always motivate their students to speak in English. Whether, Yanik (2007) commented that the teachers found that it is hard to monitor speaking actvities to each student during pair-work and group-work activities. Besides, the teachers complained about the noise in the classroom when conducting these collaborative tasks.

Few teachers (3) provided students only oral feedback and few teachers (2) gave homework which was related to listening and speaking skills; proven from classroom observation and students FGD. It is known that feedback modality is highly motivated in students learning. But the teacher stated that crowded classrooms prevented from giving feedback to students' mistakes. The finding is supported by the finding of Tasnim (2015).

In assessing listening and speaking skills most of the teacher uses question answer, fill in the gaps, pair works, listening and response, listening and repeat, and presentation. Although it is done in trivial scale. In similar fashion, Rahman, Babu & Ashrafuzzaman (2011) showed the similar picture. From students' FGD different information came out about the assessment of language skills. In the case of speaking skill assessment teachers involved all the students in choral dialogue practice. Mersinligil's (2002) study finding revealed that the most common assessment procedures were paper-based tests. In these tests, there were questions about grammar, vocabulary, making sentences and reading. All the students and more than half of the teachers claimed that the in-class activities and tasks were not considered in the assessment.

Conclusion and Recommendations

NCTB (2012) curriculum mentioned that the objectives of teaching-learning of English have experienced drastic modifications over the time in Bangladesh. The curriculum report of the NCTB (2012) also suggests the CLT methods in teaching English in the secondary level and aims to address participatory based activities in the classroom situation so that English listening and speaking skills assessment and feedback system meet the expected goals. However, although the curriculum emphasises four language skills, examinations are based only on two skills; mainly reading and writing, while the other two skills of listening and speaking are not formally assessed. The paper has explored this exact situation and tended to suggest that future research will be carried out other aspects of English listening and speaking skills i.e. challenges in practising these skills, gap between curriculum and practice regarding these two skills etc.

Based on presented result, several matters need to be addressed in order to enhance students' English listening and speaking skills. The following overall recommendations are the matters that can be addressed to enhance the implementation of English listening and speaking skills' assessment systems and feedback modality.

- Particular periods and syllabus for the practise of English listening and speaking skills should be distributed.

- When the teachers will seem aware of the importance of listening and speaking skills, the first priority of the secondary education authority should be to redistribute marks in English language assessment covering listening, speaking, reading, and writing. A distribution of marks for English at secondary level in Bangladesh could be 25 for listening, 25 for speaking, 25 for reading, and 25 for writing.
- Appropriate guiding principles about the assessment of English listening and speaking skills should be introduced.
- If the class sizes are unusually large, they should be divided into small groups for the convenience of successful monitoring and corrective feedback of communicative activities.
- The teacher student ratio should be 1:30 so that the teacher may implement student-centered and language-centered approach properly.
- The public schools may be fitted out with language laboratories and audio visual materials such as tape recorder, video-player, overhead projector, multi-media etc. so that teachers can properly use these for improving the listening and speaking skills.
- Teachers should design activities, dialogues, presentations and group discussion so that they can enhance the listening and speaking skills of students.
- All the teachers should apply CLT method in the classroom and have to make the students more engaged in classroom activities (i.e. pair work, group work, presentation and other conversational activities), which will gradually help learners to improve these two skills.
- Teachers should design lectures in such a way that there are activities to facilitate listening and speaking skills.

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Book Review and Also Peeping into Authors' Life, Philosophy and Works

1. ***Amartya Sen: A Biography*** **by Richa Saxena, pp. 168, Rajpal & Sons, Dehli, Price Tk. 181, Edition: 2014.**

2. ***Untranquil Recollections: The Years of Fulfillment*** **by Rehman Sobhan, SAGE Publications India Pvt Ltd. pp. 445, Price Tk. 1562, First published in 2016.**

The book review has been done in an unusual/uncommon manner or fashion. It is indeed more than book review- a comparative study of two books along with the remarks and comment based on my knowledge gathered from their personal life and works and also something I felt and understood from their selective writings. Not that I have made or carried research on the two famous economists and philosophers and their works. Needless to mention that they have enlightened the present generation, and would be treated as torch- bearer for future generation for a long time. It is known to almost all readers that Prof. Sen, a Noble laureate and world-renowned economist for his contribution in peace, eradication of inequality, poverty alleviation, promoter of education and gender equity and so on. Now he has been serving as Lemon Professor of Economics and Philosophy at Harvard University. He was professor & chairman, Jadavpur University, Kolkata only at the age of 23. He joined London School of Economics as Professor in Economics in 1971. After the rift with his first wife, Nabanita Dev Sen, he left the job of Professor, Delhi School of Economics and joined LSE. Thus this outstanding teacher served not only in Kolkata and Delhi but in many famous universities of the UK and the

USA. At his young age, Prof. Sen married Eva Colorni, a brilliant economist for the second time (photo shows)while he was in London. Then at his later life, in 1991 he married Emma Rothschid (photo shows), a Fellow at King's University, Cambridge, England and Director of the Centre for History and Economics. He was Chancellor of Nalonda University, Bihar, India for some period towards the end of his career when he was near 80.

Prof. Sobhan who couldn't speak Bangla at one time opted for Bangladesh on his choice and not on compulsion because he had in some sense better alternatives, even though he made his journey to this country, preferring and even leaving his many kith and kins at Karachi (Pakistan) where he could become a big business magnet through ancestors' legacy. Immediately before the creation of Bangladesh, he was offered the position of a Reader of Economics by the Peshawar University. But leaving all these allurements he opted for Bangladesh, because he was one of the makes of Bangladesh fought against West Pakistanis for depriving the due share of the people of this land and joined the team who were the architect of 6 points programme of Sheikh Mujibur Rahman, which became the basis for the struggle for self-rule for Bangladesh. It was through his writings published in world-renowned journals before liberation (please see his famous book - *From Two Economies to Two Nations- My Journey to Bangladesh*. An humble person like me feels that every Bangladesh lover should read this book, especially those who want to know how Bangladesh was created and who were at the back ground of this great drama). Prof. Sobhan, served as a professor of Economics Department, Dhaka University, Member, first Planning Commission of Bangladesh, (with the rank of State Minister), Director General, BIDS (Bangladesh Institute of Development Studies) and now serving as Chairman, CPD (Centre for Policy Dialogue), the most renowned research organization. He also headed the South Asia Centre for Policy Studies (SACEPS). He has authored numerous books and articles on various developmental issues. The most recent of these, *Challenging the Injustice of Poverty: Agendas for Inclusive Development in South Asia*, was published by SAGE in 2010.

Studies (SACPS) from 2000-2005, one of the leading think tanks for promoting regional cooperation in South Asia.
It is unfortunate to mention that Prof. Sobhan after the sad demise of his first wife, the great lady, Salma Sobhan , Prof at the age of 71 married a famous Prof. of Political Science, Columbia

University, New York and outstanding scholar, Rounaq Jahan, when she was 64, and unmarried at New York.

We are fortunate to have the two authors who are alive and active in their contributions, already crossed 85 and let us pray for them for covering more than century. I have chosen the two books on my own, because both the authors are my guru, friend and philosopher and guide also to millions of students of economics, not only in Bangladesh but throughout the world, especially to those interested in Third World Countries. In their personal life they are very friendly. They studied together at Cambridge University in the same class under same teacher when they were intimately connected, before Bangladesh was created. The main reasons for reviewing the books together although written by the two illustrated economists and prolific writers staying in two countries and although they have written the books in the period according to their convenience in different titles, basically both the books' theme is same- recollecting the past life. They both believe in same ideology, inspired by same spirit and leading their lives almost on the same path and likely to continue up to their last days. A tiny person like me has joined the campaign and has been writing on to eradicate inequity from the society in his humble way.

I strongly believe that the creator and creation is inseparable a fact that has been beautifully expressed in a Bangla poem as follows:

তোমার কীর্তির চেয়ে তুমি যে মহৎ
তাই তব জীবনের রথ
পশ্চাতে ফেলিয়া ধায় কীর্তিরে তোমার
বারংবার।

'শাজাহান'- রবীন্দ্রনাথ ঠাকুর

Nobler are you than your deeds
So the chariot of your life forward moves
Leaving your achievement behind
Time and again occured.

'Shajahan'- Rabindranath Tagore (Translated)

Sometimes the creator is more important than the creation; but the tragedy lies here that the creator, like us, is mortal whereas the creation appears to survive for a long time. But ultimately Almighty will survive and everything will be dwindled.

Let us now discuss the content of both the books. Herein the readers will find so many unusual narrations of events of diverse nature that sometimes maintaining track will be difficult. Many contrasts will bewail you. Prof. Sen's life story, as he started in his Biography, pictures him as a kid playing in Wari (Dhaka), although he was born in the home of his Nana, his maternal grandfather in Santiniketon on November 03, 1933. A small town in Bhirbhum district of Bengal, Santiniketon was famous for Viswa Bharati, the dream of Poet Rabindranath Tagore and it turned into reality by the poet himself and it is a legendary institute to all the lovers of art and culture throughout the world. Students gather here from not only different parts of India but also from the rest of the world. Amita Sen,the mother of Prof. Sen, whose father, Kshiti Mohan Sen (i.e. nana of Amarta) was serving there and helped Tagore in setting up Santiniketon as a companion. Tagore received Nobel prize in literature in 1913, (the first Asian to receive the rare honor). The kid Amarta started his schooling there staying with his mother and it is worth-mentioning that Amita stayed in Santiniketon throughout her entire life (82) as *Ashram Kan*ya.

But why Prof. Sen was so fond of Bangladesh? First, his ancestor's origin lies in Manikganj. Secondly, his father, Ashutosh Sen, after serving in Mandela for three years shifted to Dhaka in 1943 before partition and joined Dhaka University as Prof. of Chemistry. He was living in Wari, the elite area of Dacca in those days. That is why, he considers himself as Bangladeshi even now. Many people do not know that out of his Nobel prize money he has donated a chunk for the cause of Bangladesh and Prof Sobhan is a custodian here. His intellectual odyssey has taken him across the globe from Jadavpur, Kolkata, Delhi in India to Oxford and Cambridge in the UK and Harvard and Barkley in the USA. Often he is called the Mother Teresa of Economics. Prof. Amarta Sen is credited with giving human face to the subject of Economics and bringing into the discourse issues like social justice, democracy, freedom, philosophy, healthcare, gender inequality and literacy. About each of the above topics he has contributed toward increasing knowledge in solving the problems/ maximizing benefits whatever applicable. In my humble opinion, Prof. Sen is not only economist, a great philosopher and a poet too.

Coming to discuss Prof. Sobhan's book, I wonder more after knowing his family background; very uncommon and is full of colorful events including the history of his father and mother, their not only bright side which covers the larger part, but also dark ones, though small part, but not insignificant, such as separation of the couple. Since their mother was well-off, the education of two children Farooq, younger and Sobhan, elder was not a big problem for her mother even after her separation. Sobhan had his kindergarten of Loreto House in Middleton Row, Calcutta, a Catholic school for the daughters of the elite of Calcutta. His father was the Deputy Commissioner (North) of the Calcutta Metropolitan Police at that time. Sobhan grew up in Calcutta as a son of the DC of Police, held at great esteem by Calcutta society during the Raj. An old Maulabi Sahib gave first instruction in Quranic lore and Urdu, as he has done for his mother and her siblings. The readers can notice the back ground of Sobhan. Then he moved to Darjeeling and entered St. Paul's in March 1942.The readers can enjoy an Darjeeling, which only reading the book (Chapter 3 contains). Prof. Sobhan arrived at Lahore along with his brother, Farooq in January, 1943. He was then educated at Aitchison College, Lahore; and the University of Cambridge.

Before going further, I want to be very clear that the two authors' life is so vast and full of diverse events, colorful also that while reviewing their books it is impossible to re-discuss those, I can peep only that too from distance. So I would request the readers to go through the books, mentioned at the top, to enjoy fully how eventful lives they narrated in most attractive fashion.

On this point, I would feel comfortable in introducing the two authors' content of their books, which in short, would give you an idea about the issues covered by the two books. These have been shown keeping them side by side:

Contents of Book by Prof. Sen No. 1			Contents of Book by Prof. Sobhan No. 2		
1.	A DEFINING MOMENT	9	1.	Families Inherited and Charen	1
2.	CHILDHOOD IN SANTINIKETON	19	2.	Growing up in Calcutta	29
3.	TRANSFORMATIONS	33	3.	Darjeeling School Days in the Shadow of Kanchenjunga	54
4.	THE NOMADIC ACADEMIC	47	4.	London : Imagined Realitions	104
5.	THE PARTING OF WAYS	57	5.	Cambridge: Transformative Years	115

Contents of Book by Prof. Sen No. 1			Contents of Book by Prof. Sobhan No. 2		
6.	THE GREATBENGAL FAMINE	91	6.	Dhaka : Life and Times	158
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11.	D-DAY	155	11.	Engagement with National Struggle	276
12.	IMMORTALITY	165	12.	Fulfillment:Birth of Nation	308
			13.	Fulfillment: From Political Economist..	344
			14.	Fulfillment: Envoy Extraordinaire	369
			15.	Fulfillment: Liberation of Bangladesh	410

Again, I am citing to you, my beloved readers that while reviewing Prof. Sobhan's earlier published book-*From Two Economics to Two Nations- My Journey to Bangladesh,* (Published in vol. 9, number 2, July-December, 2015), I referred the title of this book now under review, I feel the consolation of reviewing both the books. Like the earlier book, I must say, with all confidence, that both the books are gift to the nation and inspiring works for the people like us.

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