

Consequences, Sustainability and Topicality of Government and NGO Interventions: The Realities of Selected Northern and Estuarine *Char* communities in Bangladesh

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Abstract

Despite decades of development interventions, especially by the non-governmental organizations (NGOs) in the 'char' (the island bars located in active river basins) areas, there has not been adequate evidences of any significant large-scale change in the status of vulnerability of the char dwellers. In order to understand the problem, this study was conducted to provide an insight into the consequences, sustainability, and topicality of Government and NGO interventions for selected NGO beneficiaries in a northern Jamuna River Char community and in a southern Tentulia River Estuarine Char community of Bangladesh. Use of mixed method with tools like Key Informant Interviews and Focus Group Discussions for collecting qualitative data and questionnaire survey for quantitative data ensured triangulation and validation of the findings. The major findings include the following. i) no especial intervention from the government was undertaken for the dwellers of these especial locations; ii) long term advocacy by the NGOs encourage people to avail useful government services; iii) people lack information about the yearly development plan and budget and also about the initiatives at the local level to improve the quality of services, iv) both government and NGO membership and interventions were considered beneficial in terms of 'consequences' and to some extent for sustainability and v) most of the respondents were uncertain about the 'topicality' of both government and NGO interventions. The findings of the study may prove useful for strategy formulation; policy making and supporting practitioners.

Key words

Sustainability, NGO, Government, Topicality, Char community

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E-service Quality's Impact on Customer Satisfaction: A Banking Sector Study

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Abstract

The banking environment has been greatly influenced by the growing popularity of e-services. Nowadays, the internet has revolutionized business practices in every industry. In the past, financial services were traditionally offered through conventional channels and limited working hours. However, the advent of the internet has transformed the banking industry worldwide. This research aims to examine the impact of e-service quality on customer satisfaction in the banking sector. In today's digitalized world, most banks provide electronic services, commonly known as online or virtual banking. These services enable customers to perform various financial transactions through the bank's website. The study will utilize Structural Equation Modeling (SEM) to analyze the data. The findings of this research have important implications for banks that aim to enhance their digital services and improve customer experiences in the ever-changing digital landscape.

Keywords

Customer satisfaction, e-service quality, E-banking, Responsiveness, Reliability

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The Stature of Salman Rushdie and Khushwant Singh in English Literature

Abstract

The present study aims to explore the stature of Salman Rushdie and Khushwant Singh in English Literature. A detailed and consistent approach has been undertaken by the researcher to scrutinize the common and peculiar characteristics of some selected works of Khushwant Singh and Salman Rushdie. The chosen novels interpret and examine the catastrophe of the Indian partition, social-cultural context, and political upheaval with the effect of realism and magic realism respectively by Khushwant Singh and Salman Rushdie. The selected novels underline all the stand mentioned above points. Therefore, the researcher has undertaken the analytical approach to interpret and explore the numerous aspects of the chosen fiction of both writers. The study becomes worth mentioning because of the depiction of the miserable plight of the marginalized people of contemporary society. At the same time, the characters portrayed by the writers seem realistic because of the live representation of modern society.

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The researcher has endeavoured to explore the various standpoints such as autobiographical, political, and social elements in comprehending and sustaining the thematic structure as reflected in the fictional works of Khushwant Singh and Salman Rushdie. The study offers a remarkable scope for the sincere analysis of the salient characteristics of the fiction undertaken for the study.

Key Words

Thematic, magic-realism, realism, distinction, prospectus.

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EXPLORING PERSPECTIVES: A REVIEW ON FINANCIAL EDUCATION AND INVESTOR ATTITUDES

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Abstract

Financial education plays a pivotal role in shaping investor attitudes and behaviors, ultimately influencing their financial decisions and outcomes. This study examines the impact of financial education on investor attitudes and explores key factors that shape these attitudes. Through a comprehensive review of existing literature and empirical research, this paper identifies key concepts such as financial literacy, risk perception, confidence, and cognitive biases as crucial determinants of investor attitudes. Additionally, the study delves into the effectiveness of various financial education programs and interventions in fostering positive investor attitudes. The findings underscore the importance of targeted financial education initiatives in empowering investors with the knowledge and skills necessary for making informed investment choices. Furthermore, the study highlights the need for tailored educational approaches to address specific investor segments and their unique attitudes toward financial markets and investments.

Keywords

Financial education, investor attitudes, financial literacy, risk perception, confidence, cognitive biases, investment decisions, financial behaviour, education programs, empowerment."

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