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Grievance Redress Mechanism of the OMS Program in Bangladesh: Rhetoric and Reality

Md. Nure Alam¹
Maruf Hasan Rumi²

ABSTRACT

Bangladesh has been addressing chronic poverty since 1971 through social security programs, primarily in rural areas. This study aims to assess the Grievance Redress Mechanism of the OMS program in this country. This study employed a qualitative methodology and an exploratory research design. A total of 20 in-depth interviews (IDIs) were conducted with carefully selected beneficiaries, while 10 key informant interviews (KIIs) were carried out with program administrators, local vendors, and community leaders to gather primary data. Secondary data were gathered by analyzing government reports, research articles, and reports on the Grievance Redress Mechanism of the OMS program. The study found that the method is not being effectively implemented since the beneficiaries are unable to comprehend the instructions due to the lack of clarity in the online system. Moreover, the beneficiaries' apprehension towards the corrupt officials and the merchants' affiliations with political elites deter them from expressing their grievances against them.

Keywords: Open Market Sale (OMS), Grievance Redress Mechanism, Social Protection

INTRODUCTION

The Universal Declaration of Human Rights safeguards food security on a global scale as a fundamental requirement for subsistence and well-being. The state must protect the right to food through legislative measures (ADB, 2010). Constitutional provisions, guidelines, statutes, and protocols globally protect food security without any discrimination based on gender, ethnicity, language, religion, political beliefs, or social background. Since gaining independence, Bangladesh

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has been providing subsidies to promote food production under several regimes (Mechlem, 2014). Devastating natural disasters, including floods, cyclones, landslides, and river erosion, have a negative influence on crop productivity and cause great suffering for the people (Zaman and Amir, 2012). Thus, due to the scarcity, food products have become more expensive, depriving people of basic needs like food, which has forced the government to fund social safety net programs for the vulnerable members of society.

OMS is the most extensive Social protection program in Bangladesh's urban areas. The Government of Bangladesh allocated BDT 1019.86 Crore for the OMS program in the 2021/22 fiscal year (MoF, 2023). This universal program is operated through geographical targeting and anyone can get access to get from these services. To implement the program, the government focuses on 'pockets of poverty' or 'poverty hotspots' rather than the poor themselves (Tabassum, 2016). The OMS is a relatively old social safety net program of the government of Bangladesh through which the Ministry of Food has been delivering rice and flour to many urban households at a substantially subsidized rate; people can purchase rice and flour for 20% to 30% of the current market price (Eusuf, et al, 2020).

Later, to overcome these food challenges, the government introduced the OMS for providing subsidies in food production (Jaim et al., 2019). Nevertheless, the distribution and quality of food grains raise concerns about the effort's success. The nutritional value and quality of the distributed food grains have raised concerns, indicating issues with program implementation and monitoring (Dorosh and Shahabuddin, 2002). The OMS program faces several hurdles that hinder its effectiveness in delivering services. Significant challenges in poverty and inequality reduction, as well as community risk management, hinder the execution of projects (Ferdous, 2014). Policy shortcomings, a lack of integration and coordination, political instability, corruption, and fiscal limits exacerbate the complexities of the situation (Sarker and Nawaz, 2021). Moreover, the recurring problems encompass a scarcity of resources, inadequate oversight, and ineffective methods for addressing grievances (Sifat, 2021).

The grievance redress mechanism is an integral part of any country's public administration system that aims to increase administrative justice (Mashaw 1983). This is a systematic and community-centered approach for receiving, assessing, and addressing complaints or criticism (CAO, 2019). Bangladesh has established an institutional system to address service seekers' complaints at governmental offices since 2007, with revised rules released in 2018 to ensure a formal mechanism for complaint resolution (Alom, 2021). Although governments

are extensive, they only sporadically and rarely coordinate these networks. Consequently, the establishment of the system must be a well-coordinated and constitutionally significant undertaking that is not completely recognized (Sueur, 2012). In addition, numerous studies investigating national and subnational GRMs in the areas of social protection (Vij, 2013; Robinson, 2014; Seth, 2020), policing (Kruks-Wisner, 2021), education (Bhattacharjee and Mysoor, 2016), and public services (Teeffelen and Baud, 2011; Chakraborty et al., 2017; Marathe et al., 2016).

This mechanism is critical in public service because beneficiaries' demands vary, and because of the hierarchy and specialization within public law, public officials have different levels of jurisdiction (Varun, 2013). Moreover, this possesses the capacity to enhance governance by promoting fairness and inclusivity. They have the ability to transfer power to those who lack it by granting them the authority to voice their grievances and address their issues (Barca, 2016; Kotagiri and Morel, 2018). However, GRMs often focus on addressing concerns related to a specific set of needed tasks, rather than covering all possible complaints about a program. Exclusion from specific programs is a common complaint in social assistance programs, and a number of grievance redress mechanisms (GRMs) have dealt with a large number of complaints on this issue (Gazdar and Zuberi, 2014; Shelley, 2015; UNICEF, 2015). Although these methods were extremely efficient in detecting corruption, there was no indication that they truly prevented it, as this mechanism wasn't given enough attention in assessments of social protection programs like OMS (Afridi and Iversen, 2014; Babajanian, 2015; Ayliffe et al., 2017; Mirzoev and Kane, 2018).

Grievance Redress Mechanism in Bangladesh

In Bangladesh, most of the public service delivery systems like OMS were corrupt which would hinder the overall development of the country (Mahmud et al., 2008). In addition, the country has the lowest ranking when it comes to measures of governance and corruption. The majority of individuals in this country perceive corruption as a detrimental societal occurrence (Monem and Baniamin, 2017). Consequently, the idea of good governance is a necessary precondition for sustained economic growth as food security has been recognized as a key element in the country's socioeconomic development and stabilization (Kashem and Faroque, 2011; Asadullah and Chakravorty, 2019). Transparency can be ensured by promoting openness and unrestricted dissemination of information concerning government policies, initiatives, and projects (Biswas and Rahman, 2018). Thus, the grievance redress mechanism is introduced in the all-public

service programs. Therefore, all line ministries have implemented a grievance redress mechanism since 2008, reducing public grievances and improving public sector service delivery. This manual system speeds up citizen complaints and improves government answers. This is feasible thanks to the Cabinet Division's strong monitoring and coordination (Mohapatra, 2016). Focal point authorities coordinate operations, urge quick action, resolve issues, and report complaint resolution monthly. Additionally, there has been a longstanding recognition that the efforts of many ministries and organizations in Bangladesh, including NGOs, should be synchronized in order to establish an integrated Grievance Redress Mechanism that enhances the effectiveness and efficiency of grievance resolution for the public (Shelley, 2018).

The Cabinet Division of the Government of Bangladesh has authorized the Bangladesh Computer Council (BCC) to form a technical committee. The committee's purpose is to evaluate and enhance the current GRS software, utilizing advanced technological architecture and automation features for the benefit of the citizens (Alom, 2021). It is anticipated that this initiative will enhance the effectiveness of the numerous measures implemented by different ministries and field level offices to tackle public complaints (Pande and Hossain, 2023). If someone wishes to file a complaint against any certain issue, then he or she first needs to visit the grievance redress portal. Three distinct options appear, asking beneficiaries to provide suggestions or file any complaints, with the final section displaying the status of the complaints. The beneficiaries are required to select the "file a complaint" option, which will determine the type of complaint. There are three types of complaints: citizen complaints with identity, officials' complaints, and unanimous complaints. Citizens must first register an account, and then log into the account, which will offer a form to submit a grievance. A confirmation message will appear, containing a pin number that will provide a tracking number via SMS on the phone. After filing the complaint, the beneficiaries can view it on the dashboard. However, the purpose of this study is to analyze the processes implemented by the OMS program in Bangladesh to assess the grievance redress mechanisms. This study outlines a set of policy recommendations aimed at improving the grievance redress mechanism.

Theoretical Framework

This study used the grievance redressal system model to evaluate the grievance redress mechanism of the OMS program in Bangladesh developed by Rana, et, al. (2015). A grievance redress procedure is an integral component of any public service system. In this system, beneficiaries can complaints about the problems

regarding the sale of products and concerns about the refusal of document or certificate returns and irregularities in the service process (Prajapat et al., 2018). The redressal of grievance is seen as a criterion for assessing the effectiveness of any public services like OMS. Moreover, this system is considered as an essential component for basic fairness in any public service. However, many countries lack adequate grievance and complaint resolution processes for fundamental service delivery, and these issues merit additional study, research, and support (Varun, 2013).

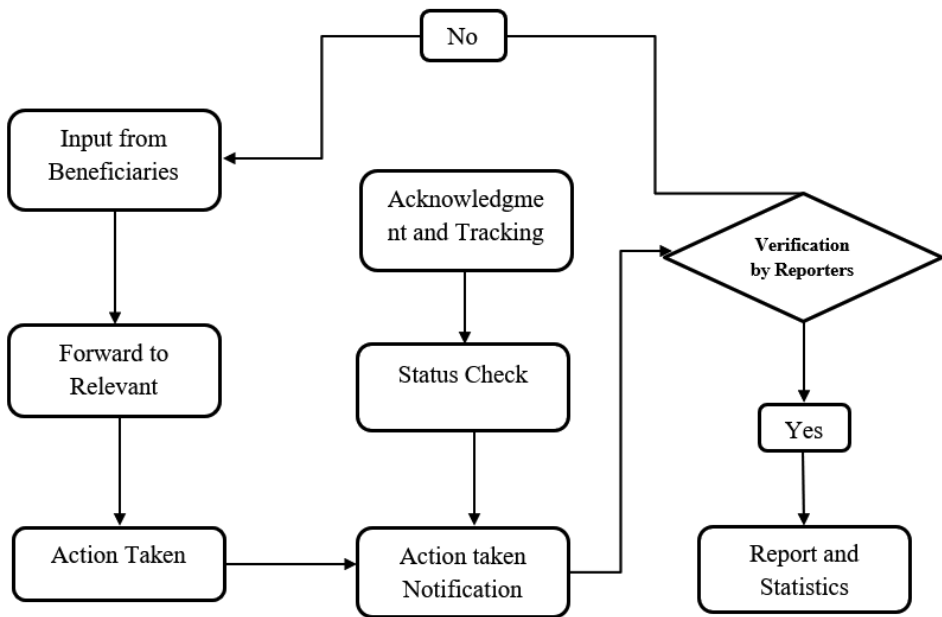


Figure 1: Generalized model for grievance redressal (Rana, et al., 2015)

Effective grievance mechanisms are crucial for public service delivery as authorities and vendors often delay processes due to a lack of understanding, resulting in the sufferings of the beneficiaries (Chander and Kush, 2012). The grievances are handled in different ways in terms of encountering conflicts of interest, and pursuing tough processes. Furthermore, beneficiaries lack proper knowledge and rarely have access to and understand the process of submitting grievances to the authorities of the OMS program (Gulati and Suresh, 2021). This model is used to investigate the majority of comprehensive descriptions of formal complaints channels in India (Seth et al., 2021) and numerous case studies were identified in various countries including China (Chen, 2016; Göbel and Li, 2021), the Philippines (World Bank, 2014), Indonesia (Siregar et al. 2017; Mahendra

et al., 2014), Bulgaria (Dimitrov, 2014), Pakistan (Gazdar and Zuberi, 2014), Ethiopia (Randolph and Edjeta, 2011), and Kenya (Feruglio and Misoi, 2017). In Bangladesh, this model is used by Alom (2021), to investigate the experience of service seekers of field-level officers, Chowdhury (2023); on strengthening the grievance redress system and Himel and Chowdhury (2021); on the E-Government procurement in the local government.

Methodology

This study employs a qualitative research approach to examine the grievance redress mechanism of the OMS program. Dhaka, located in the middle part of Bangladesh, functions as the capital of the country. This service was provided by 118 OMS shops and 70 OMS trucks in Dhaka city during the 2022/23 fiscal year. Each shop sells 3000 kg of rice and 2000 kg of flour daily, excluding weekends, while each truck sells 1500 kg of rice and 1500 kg of flour (MoF, 2023). An average of 160,000 people receive the OMS service daily in Dhaka. Therefore, the study purposively selected Dhaka as their study area. The period of data collection was February 2022–May 2022.



Figure 2: Dhaka City Map

The primary data were gathered using the purposive sampling technique, which guarantees the inclusion of a wide range of stakeholders, such as beneficiaries, program administrators, local dealers, and community leaders. Additionally, it enables us to identify participants who possess expertise in the field of OMS program service. This study aimed to perform a total of 30 In-depth interviews (IDI). However, after completing 20 IDIs, the data consistently came in a similar pattern. A total of 20 in-depth interviews were conducted using a semi-structured questionnaire to gather qualitative data. The questionnaire consisted of open-ended questions that aimed to obtain thorough comments from the beneficiaries evaluating the rhetoric and the reality of the grievance redress mechanism of the OMS program. In addition, 05 government officials from the Ministry of Food, as well as 10 other important stakeholders including journalists, academicians, local leaders, and NGO activists, were interviewed as part of the Key Informant Interview (KII) process. The average duration of each interview was 30-40 minutes. Two respondents declined to continue the interview citing time constraints, which accounts for nearly 5% of the total respondents. Four additional participants were interviewed to verify the accuracy of the material and investigate developing patterns. Data was collected from different sources, such as government agencies, selling sites, and community organizations. The objective of this method was to improve the ease of use for participants and promote open and productive discussions regarding the program's service delivery. Data collectors discouraged the presence of nonparticipants in order to ensure the smooth participation of respondents and the privacy of information. The interviews were captured using audio recordings and field notes, with the participants' cooperation. Field notes were given to the participants to verify the accuracy of the information and provide supplementary details. This study also examined content pertaining to social safety net programs and OMS, which offer valuable insights into various facets of socio-economic policies, government interventions, market dynamics, and their effects on different stakeholders. The analysis was based on government reports, published journal articles, NGO reports, and reputable websites. The qualitative data collected from the interviews was analyzed using thematic analysis. As part of this method, the interview transcripts were thoroughly analyzed to identify recurring themes, patterns, and categories. The text fragments were categorized using data coding, and these codes were then organized into broader themes to summarize the findings of the study. The data gathering process adhered to ethical standards and utmost

care was taken to guarantee the anonymity of the respondents. The research was granted ethical clearance by the Institutional Review Board of the University of Exeter [ERC/07/2022].

Findings and Discussion

Bangladesh established a grievance redress mechanism in 2008 with significant support and advice from several donor organizations. In 2011, a web-based complaint handling system was created and put into service (Hudson and Winters, 2017). The grievance redress mechanism, which includes all government ministries, directorates, departments, and agencies, was updated and made more effective in 2015. Under the direction of the prime minister's office, financial backing from the Asian Development Bank (ADB) and technical assistance from the Access to Information a2i project made this implementation possible (ADB, 2010). However, an automated grievance redress mechanism is still missing from field management due to engagement of general people. The way in which beneficiaries view and use this mechanism is a major determining factor (Hossain & Pande, 2023). This study found that the digital grievance redress mechanism is not helpful for general beneficiaries, since the majority of beneficiaries of social safety net programs, such as OMS, are members of lower socioeconomic classes, they typically lack the information necessary to comprehend the instructions. Furthermore, beneficiaries with low levels of education have a tough time handling the online filing process since they are not proficient in technology. Thus, lack of openness and accountability impedes the success of the OMS initiative. Since the food directorate has never before taken exceptional action against these dealers, a number of anomalies and corruption by dealers in the running of OMS stores have also come to light. As a result, the grievance redress mechanism is not gaining popularity among the beneficiaries as they aren't being able to adopt the initiative.

Concerning the OMS program, the Ministry of Food (MoF) is accountable and always takes care of the complaints that are lodged by the beneficiaries. Beneficiaries used the traditional technique of filing complaints prior to the digitization of the process of filing complaints on websites. At present some complaints are being filed through traditional methods and most of the complaints are being filed through online methods.

Table 1: Grievance redress mechanism report (July 2023 to December 2023)

Months	Total Complaint			Sent to Higher Authorities	Resolution of the Claim
	Through Website	Traditional Method	Self-reported Claim		
July	5	0	0	0	4
August	5	0	0	1	3
September	6	0	0	0	5
October	4	0	0	0	5
November	1	0	0	0	1
December	0	1	0	0	0

Source: Ministry of Food (2024)

The table above displays that the beneficiaries' complaint rate is extremely low. A total of 16 complaints were submitted on the Ministry of Food's website in the past six months, providing a concise overview of the situation. Urban regions have a significant number of beneficiaries of the OMS program who are extremely dissatisfied with the procedures. However, they are not inclined to file a complaint because they do not comprehend the instructions for submitting grievances online.

This study also finds that the majority of beneficiaries of the OMS program are not interested in filing a complaint against the authorities who are responsible for delivering the OMS products in trucks or shopping centers. The vast majority of the time, local dealers are the closest friends or relatives of the community leader or government authorities who instilled fear in the minds of the people who benefited from their actions. A beneficiary stated that

I never tried to file a complaint against the dealer.... he is a close relative of the local Ward Commissioner (IDI Participant 3, Personal Communication, May 24, 2024).

The beneficiaries of the OMS program in the urban areas are mainly transient population, rickshaw and cart pullers, daily wage earners, dockworkers, retail workers, small-scale traders, street vendors, and manual laborers involved in construction, agriculture, private enterprises, poultry and dairy farming, and transportation. As a result of their lack of education, the majority of them belong

to the lowest socioeconomic class and do not possess the necessary educational qualifications. Consequently, they lack the ability to utilize the correct protocol for filing a complaint against the authorities. Furthermore, persons who share their characteristics are acutely aware that the government, as well as other public institutions inside the nation, are plagued by corruption. Furthermore, they believe that no punitive measures would be taken against the dealers and merchants who engage in corrupt practices. As a result, they lack any inclination to file any grievances against the corrupt officials for any cause. Hossain and Pande (2023) also showed that most of the beneficiaries are not aware of the entitlements and the anticipated outcomes of government initiatives. They also lack assistance from the public service sector that makes them ignored about the procedures of filing grievance (Hossain and Pande, 2023). On this point a beneficiary stated that

We are uneducated and belong to the lower class of society.... we don't possess any idea of filing complaints online against the corrupted dealers and local level officials

(IDI Participant 7, Personal Communication, May 23, 2024).

The beneficiaries are consistently given the chance to express their grievances to the appropriate authorities. Inside the delivery van, there is a telephone number available for instant communication. However, this study shows that the number displayed on the delivery vehicle is not functioning. Most of the time, recipients faced difficulties in contacting the authorities due to the line being consistently engaged or intermittently inaccessible.

The number printed in the banner for grievance redressal at the delivery truck is always found busy or off. So, it's totally worthless...

(IDI Participant 16, Personal Communication, May 26, 2024).

The Cabinet Division is responsible for supervising the Grievance Redress Mechanism, which is an internet-based platform designed for the submission and resolution of official and public issues. Users, whether anonymous or registered, can submit complaints through this web-based online system. Additionally, the system offers comprehensive tracking of the complaints from start to finish. This study finds that such an initiative aimed to bring accountability and transparency to the public service program. The beneficiaries are now able to file complaints on the online based websites. They do not need to go the office and submit any manual complaints that may endangered them by revealing the identity of the beneficiaries. However, the present redress mechanism in the public service programs like OMS is trying to gather people's perception regarding the program.

Moreover, the numerous social media platforms are helping authorities to lessen the higher level of corruption and bringing some sorts of accountability. When asked about this issue, a government officer replied that

Yes... some sort of accountability has been brought under the new grievance redressal mechanism.... Especially applying online would bring the local anomalies directly under the surveillance the top administration of the food ministry.... Moreover, social media platforms like Facebook posts also bring some sort of accountability to the local officials and dealers in serving their day-to-day duty in selected points

(KII Participant 5, Personal Communication, May 25, 2024).

The findings of this study also indicate that the inherent flaws of the existing system constitute a significant barrier, which will lead to an increase in the expenses incurred by social security programs in order to accomplish this goal. The public service sector has introduced the grievance redress mechanism to ensure transparency in the delivery process by reducing corruption. In order to effectively address the issue of food insecurity, this system can provide an effective solution to the OMS system. Several irregularities and corruption by government officials and dealers in the operation of the OMS program have been very common, necessitating a strong grievance redressal mechanism (Rahman, 2012). The mechanism involves providing feedback and offering incentives to stimulate responses, aiming to enhance transparency and accountability in public services such as the OMS program (Post and Agarwal, 2012b). Furthermore, the monitoring system, rethinking the strategy, and having enough budget for sustainable social protection are required to ensure a strong grievance redress mechanism. Masud-All-Kamal and Saha (2014) also suggested that it is crucial to decrease system leakage and enhance targeting in order to maximize the benefits of the social safety net programs that are currently in place (Kamal and Saha 2014). A strong grievance redress mechanism is a great rhetoric that can guarantee a better quality of public services, such as OMS, by ensuring transparency and abolishing corruption in such public programs. The authority needs to put the grievance redress mechanism into practice, seeing this as a strategy for gathering public opinion, improving initiatives, reducing corruption, and improving the performance of public service programs like OMS in this country (Randolph and Edjeta, 2011; Aiyar and Walton, 2015; Jenkins and Manor, 2017).

Conclusion and Policy Recommendation

Bangladesh is plagued by widespread hunger and poverty, affecting more than 10 million individuals who are unable to buy an adequate amount of food due to urban poverty (Panday, 2020). Despite encountering challenges in execution for more than four decades, social safety net programs, public food distribution, and the OMS initiative have effectively enhanced food security for the impoverished urban population. Each urban region exhibits unique variances and disparities in the implementation of the OMS program. The lack of a monitoring and evaluation framework in the OMS program further hampers its effectiveness. The country's public sector has established grievance redress mechanism, but these procedures are not effectively applied in the OMS program due to a lack of proper monitoring, the pervasive absence of the rule of law, accountability, transparency, and the current political economy of the country. The study's findings suggest that the grievance resolution process in the OMS program should be reevaluated and redesigned to improve its overall structure. The study's findings resulted in the creation of this recommendation, which asserts that the language of the grievance resolution process must be strictly followed in practice. Due to the government's constrained resources, it is critical that all participants in the OMS program exercise the highest degree of prudence in safeguarding the system. Based on the previous discussion and the previously mentioned study's conclusions, the following suggestions are made to ensure the Grievance Redress Mechanism is implemented successfully:

Single registry MIS: Authority should use the single registry management Information System (MIS) in order to efficiently execute the grievance redress mechanism program.

Strong monitoring and evaluation: Monitoring and assessment enhance the authority's capacity to promptly take action and ensure that those responsible are held accountable.

Instant feedback mechanism: The beneficiaries of the benefits become frustrated when they do not receive any feedback. In light of this, the quick feedback system is an absolute necessity.

Helpline Service: The administration should promptly develop a helpline service to enable beneficiaries to report any instances of corruption.

Simple and Clear Instruction: As most of the beneficiaries aren't able to understand the instruction properly, the instruction must be clear, specific and simple.

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An Investigation of the Effects of Cyberbullying among University Students in Bangladesh: A Cross-Sectional Study

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ABSTRACT

Cyberbullying constitutes a form of online activity characterized by intentional and repetitive actions aimed at causing harm, harassment, intimidation, or humiliation to an individual. It is associated with a host of challenges, such as low self-esteem, social isolation, depression, emotional distress, and poor academic results. With the advent of advanced technology, the ramifications of cyberbullying have escalated considerably. The social and psychological ramifications of cyberbullying on university students in Bangladesh are endeavoured to be examined in this research. The impact of cyberbullying on students' academic performance was also evaluated, and recommendations for enhancing the situation within the relevant domain were portrayed. However, a self-structured questionnaire was constructed to collect data through the survey method. In addition to the survey, a questionnaire was created using email Questionnaire to expand the reach to a broader spectrum of respondents. Total 210 questionnaires were collected for the study using the purposive sampling technique. Both primary data and secondary data have been used to fulfil the objective. Surveys conducted with student victims have been used as primary data, while various articles and reports have been reviewed as secondary data. SPSS Version 22 was employed for data analysis. This research has identified that students are subject to diverse forms of cyberbullying, resulting in a range of

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social, psychological, and academic difficulties. These challenges exert adverse effects on their lives across multiple dimensions. Additionally, the investigation reveals that victims of cyberbullying often confide in peers who are unable to offer practical solutions. This study has embodied some recommendations that will unlock ways to improve this area. The study implies that university authorities should launch extensive awareness efforts and educational programmes to teach students how to prevent and respond to cyberbullying. Universities may need to allocate resources to establish mental health and support services to assist those affected by cyberbullying, as it is evident from this study that the mental health and well-being of students are at stake.

Keywords: Cyberbullying, Academic Excellence, Depression, Psychological effects

BACKGROUND OF THE STUDY

Cyberbullying and cyber harassment are severe types of victimization that expose juveniles to a range of stalking, harassment, illegal, and mocking behaviours. Cyberbullying refers to the act of anonymously posting derogatory comments about an individual, such as a student (Merriam-Webster, 2017). Cyberbullying, or electronic aggressiveness, can happen on various online platforms such as social media, mobile phones, messaging services, and gaming platforms. It encompasses several acts such as disseminating false or fraudulent information, transmitting derogatory content, sharing embarrassing photographs, making threats, engaging in trolling, sending offensive comments, and similar behaviors (UNICEF, 2022). Nevertheless, cyberbullying, also referred to as online bullying, poses a greater risk than offline bullying (Ahmed, 2022). However, a novel manifestation known as cyberbullying is emerging as a pervasive global menace in the 21st century. Over recent years, there has been a notable rise in the incidence of cyberbullying victims, correlating with the proliferation of technology-enabled platforms and services (Le, 2020). The issue has been exacerbated primarily during the global pandemic due to a significant increase in online engagements. It is noteworthy that many of the students lack adequate understanding of online security and possess limited awareness regarding cyberbullying, online aggression, or online harassment. All these unknown activities risk the users (Ahmed, 2022). On the contrary, many parents have found themselves compelled to furnish their children with electronic gadgets due to the closure of educational establishments. Consequently, adolescents have been allowed to engage with diverse electronic devices and squander time (Islam, 2021). It looks like modern technology is generating more pressure on the young through cyberbullying rather than assisting in progress (Faryadi, 2011).

Moreover, a faction utilised the virtual platform as a conduit to the realm of criminal activities in order to accomplish their objectives. They are engaging in a multitude of criminal activities in the online realm, such as human trafficking, drug dealing, conspiracy to commit murder, disseminating leaked examination questions to deceive others, disseminating false and fabricated news, and making inflammatory religious remarks, among others. The unrestrained utilization of technology has also spawned juvenile gangs, posing an escalating menace in Bangladesh. Presently, these juvenile gangs exhibit heightened activity levels across the country and engage in various acts of violence in disparate locales (Islam, 2021). Furthermore, the victims exhibit a preference for isolation, experiencing heightened embarrassment that deters their class participation and adversely affects their academic performance. Additionally, in certain instances, victims may contemplate self-harm or suicide (Socialmediavictims, 2022).

According to a survey conducted by the Cyberbullying Research Center, a staggering 73% of youngsters experience cyberbullying on social media platforms. The platform utilises many social media platforms such as Facebook, Snapchat, Twitter, Instagram, YouTube, Pinterest, TikTok, and others. According to a survey conducted by the Pew Research Center, the prevalence of cyberbullying among teenagers increased from 41% in 2012 to 59% in 2015 (Socialmediavictims, 2022). In contrast, a survey conducted in 2019 by UNICEF reported that 36% of cyberbullying victims in the country fall within the age range of 10 to 13 years old, 36% are between 14 and 15 years old, and 25% are between 16 and 17 years old. In 2016, the BBC performed a survey in various Asian nations, including Bangladesh, which revealed a substantial increase in the number of victims as a result of the widespread use of social media. Women and kids are particularly affected in this regard. According to a study conducted by the International Telecommunication Union (ITU), a United Nations body based in Geneva, Switzerland, the COVID-19 epidemic led to an increase in the number of minors using the internet, hence exacerbating the danger of cyberbullying (Islam, 2021).

However, various social intolerances, violence, harassment, and suicidal intentions have increased vehemently around us due to cyberbullying. Hannah Kimura, a 22-year-old Japanese wrestler who starred in Netflix's popular reality show "Terrace House," committed suicide on 23 May 2020. Before her death, she tweeted several times on social media, mentioning various criticisms from online Terrace House viewers (Islam, 2021). Research undertaken in North America has found that youngsters are more likely to commit suicide as a result of cyberbullying compared to bullying in their schools (Ahmed, 2022). In Vietnam, numerous

instances of cyberbullying have led to victims tragically taking their own lives. A study conducted by the University of Education in Vietnam revealed that around 31% of junior and senior high school students experience cyberbullying, with at least one form of harmful behavior occurring two or more times (Le, 2020). Kim In-hyeok, a professional volleyball player from South Korea, committed suicide, and his dead body was found at his home. The reason it was mentioned is that he received a barrage of criticism over an issue (The Guardian, 2022). Conversely, in the United States, the issue of cyberbullying gained attention following the tragic suicide of Megan Meier, a 13-year-old girl. The crux of the prominent case is that Lori Drew, the neighbor of Meier's old acquaintance, deliberately fabricated a false account on the social networking platform MySpace. Posing as a fictitious 16-year-old boy, Josh flirted with Meier and extracted intimate details of her life. Later, the sweet Josh turns mean to her and abruptly ends their friendship. Following this occurrence, Meier's family discovered that she had died by hanging herself with a belt. After the Meier case, a succession of cases was filed in the United States (Smriti & Nahar, 2020). Shakib Al Hasan's daughter recently experienced cyberbullying after a photo on her Facebook account was shared, leading to the posting of derogatory comments by some individuals. Subsequently, a formal complaint was lodged, leading to the removal of the photograph from Facebook (Rabbi, 2020). Conversely, Bangladeshi actress Ashna Habib Bhabna posted a photograph with her mother on Facebook to commemorate Mother's Day in 2021. This post was subjected to offensive and vulgar remarks (Islam, 2021).

Antika's mother, an anonymous individual, complained regarding her 16-year-old daughter, who, as a student, engaged in social media interactions and formed close connections. Initially, she fostered a friendship with individuals on social platforms, eventually becoming particularly acquainted with a man she encountered on the video-sharing app Likee. Regrettably, the man misrepresented his age, education, and family background to her. Antika, trusting him, shared personal photos and videos, only to realize her error later, albeit too late. Following the realization, Antika terminated the relationship, yet the man proceeded to disseminate the shared content across various social media channels. PCSW has reported that numerous criminals engage in harassing girls via phone calls. Recently, law enforcement authorities uncovered human trafficking operations utilizing TikTok to entice girls with offers of "lucrative employment in India," subsequently coercing them into sex work. A video depicting the torture and sexual assault of a 22-year-old woman in India gained viral attention on social

media. Subsequently, law enforcement in Bangladesh apprehended the syndicate responsible for this crime. According to research, this syndicate has trafficked 50 girls within the last two years, extending its operations to the United Arab Emirates and other Middle Eastern countries. Additionally, it was discovered that Bigo Live was utilized to broadcast illicit performances for paying audiences, leading to the arrest of the alleged agent (Khan & Saad, 2021). Police Cyber Support for Women receives the complaints below.

Table 1: Cyberbullying Victims (Khan & Saad, 2021).

Types of Complaints	Number	Percentage
Faking social media accounts	2819	28.07
Hacking social media accounts	783	7.79
Blackmailing	1008	10.03
Harassment using mobile	697	6.94
Sending nude contents	438	4.36
Others	2104	20.95
Not related to cybercrime	2191	21.82
Total (Nov 16, 2020, to June 15, 2021)	10040	100

In light of this, this study identifies various social and psychological effects of cyberbullying among university students and those effects on students' performance to give any suggestions to stop this problem.

However, the authors have reviewed several pieces of literature, and a notable body of research (Nixon, 2014; Faryadi, 2011; Akcil, 2018; Juliana, 2010, among others) has been identified, which delineates various facets of cyberbullying within developed nations. Conversely, scant research (Maruf, 2022, underscored cyberbullying among females at the tertiary level; Mustafiz et al., 2021, delineated the repercussions of bullying on university students; Ahmed et al., 2021, illuminated the prevalence and characteristics of bullying in schools; Sarker et al., 2018, highlighted cyberbullying among high school students) has emerged concerning Bangladesh. Furthermore, none of these studies have specifically addressed the ramifications of cyberbullying among university students in Bangladesh from a socio-academic standpoint. This void in research delineates a clear gap which this paper endeavors to address.

RESEARCH OBJECTIVES

The study has set some objectives. Those are given as follows:

- To analyze the various social dynamics and interpersonal relationships affected by cyberbullying among university students.
- To explore the psychological implications of cyberbullying on the mental health and well-being of students.
- To evaluate the correlation between experiences of cyberbullying and academic performance indicators.

RESEARCH QUESTIONS

1. What are the psychological and emotional effects experienced by university students in Bangladesh because of cyberbullying?
2. What interventions and support systems are most effective in addressing and mitigating the impact of cyberbullying on university students in Bangladesh?
3. To what extent does exposure to cyberbullying affect the academic performance and educational outcomes of university students in Bangladesh?

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Bullying is a long-discussed topic among researchers around the world. The term bullying can be traced back to the 1530s. It is an intentional, deliberate, and destructive action by an individual or a group of more powerful individuals to harm others physically and psychologically. It is not confined to harassing someone physically, e.g., kicking, beating, or pushing. However, it also happens verbally, like name-calling, joking, molesting, spreading fake or fabricated news, intimidating, and embarrassing. Bullying has various effects, including low self-esteem, depression, disturbance in eating and sleeping habits, and poor grades, and sometimes victims think of committing suicide (Singh et al., 2018). However, cyberbullying is a violent or intentional action through the internet or smartphone technology, such as hacking or stalking one's social media account; impersonating in a tricky way; using one's photos without consent; telling lies or spreading fake news about a person; sending the disparaging message, posting unpleasant photos or videos; making upsetting phone calls or malicious prank calls; sending unpleasant photos or sexually explicit images or videos of a person without

consent; and taking one's photo/photos or videotaping without their consent to embarrass or threaten them (Khine et al., 2020). A new form of bullying known as cyberbullying was creating massive pressure in society and drew the attention of the concerned authorities at this time since information technology was on the rise. Its severity has increased mainly due to mobile phones and internet availability. Various inappropriate posts hurt them emotionally and affect their studies and activities (Le, 2020). Cyberbullying is regarded as a potential threat based on online technology. Recent research studies have shown that cyberbullying substantially threatens social media platform users, especially young people (Abaido, 2020). It has various social impacts on the victims, like social aloneness, withdrawal from friends, and avoiding social gatherings (Dey & Gupta, 2021). The impact on victims and their families can be extremely distressing. Additionally, it is one of the most prominent sources of stress in an individual's life. Typically, victims of cyberbullying often conceal such incidents from their parents or family members, and there may be conspicuous alterations in the victims' behavior if they are consistently impacted by cyberbullying. Initially, this shift in behavior may not be immediately apparent, but over time, it will become noticeable. Indeed, there will be evident transformations such as a solitary existence, diminished focus on academics, a sense of helplessness, altered social conduct, waning enthusiasm for typical activities, substance abuse, experiencing melancholy, expressing negative thoughts or emotions, contemplating suicide, and other related effects (Peled, 2019; Khine et al., 2020; Ju, 2023). Thus, the literature supports the following hypothesis:

H₁: There is a positive relationship between social impact and cyberbullying Incidents.

The use of modern technology has increased on a large scale globally. Everything is within reach today due to the blessing of technology. It is an effective means of communication. Today, due to the blessing of technology, more than half of the world's people are involved in social media. Problems like cyberbullying are constantly increasing due to uncontrolled and careless use of social media. It has been analyzed as a critical problem amongst youngsters in recent years. It creates various psychological problems like the risk of depression, anxiety, and abuse. It also creates some more psychological pains like feelings of low self-worth, self-harm, feelings of distress, suicidal ideation, suicide attempts, and so on (Dey & Gupta, 2021). Kowalski (2011) defines cyberbullying as the act of using the internet to engage in bullying behavior that results in psychological and emotional difficulties. Olthof (2011) argued that cyberbullying is the

intentional behavior of a person to control another person or group of people. On the other hand, various literature identified that cyberbullying victims generally manifest psychological problems such as loneliness, anxiety, low self-esteem, school phobias, depression, social exclusion, poor academic performance, family problems, low self-esteem, and delinquent behavior (Peled, 2019). A person suffering from cyberbullying gradually turns to addictive substances like smoking or drinking alcohol. In addition, a behavioral change appears, and academic settings are severely affected (Faryadi, 2011); (Walker et al., 2011). It is happening around us on a large scale. Cyberbullying can occur across various digital platforms, such as social media, messaging apps, mobile phones, and gaming platforms. It encompasses a range of harmful activities, including spreading false information, disseminating fake news, sharing embarrassing images, making threats, engaging in trolling, and sending unpleasant messages. Some individuals or groups deliberately and repeatedly engage in these actions, causing harm to others, disrupting their peace of mind, undermining their well-being, eroding their self-confidence, diminishing their moral values, demotivating them from focusing on their studies, inducing indifference, fostering feelings of insecurity, provoking self-harm, inciting anger, instilling fear, and generating feelings of inferiority, among other negative effects. The victims of cyberbullying always try to keep their problems a secret from everyone. However, if anyone is continuously cyberbullied, some abnormalities will be visible in them after some time. Common changes may include social isolation, decreased ability to concentrate on studying, feelings of powerlessness, altered social conduct, loss of interest in typical activities, substance abuse, experiencing melancholy, expressing negative thoughts or emotions, and contemplating suicide, among others. It gives rise to complex issues and is associated with numerous severe emotional, mental, behavioral, and physical consequences (Faryadi, 2011). Thus, the literature supports the following hypothesis:

H₂: There is a positive relationship between psychological impact and cyberbullying incidents.

Cyberbullying has assumed multiple detrimental roles that significantly impact students' academic performance, resulting in their inability to achieve excellence in the academic sphere (Dey & Gupta, 2021). In the university setting, assessing and preventing cyberbullying is necessary because it has emerged as a problem among young people (Faryadi, 2011). The cyberbullying victims had many problems, could not study or do well on tests, and had difficulty adjusting to university. Cyberbullying has detrimental effects on the victims on several

different levels. In this aspect, victims show depression, higher anxiety, lasting behavioral changes, such as feelings of learned helplessness and low self-respect, resignation, and social loneliness, and a predominance of obsessive traits with aggressive attitudes and antipathy. At the academic level, they may face more attention problems, have poor success in their regular activities, have poor academic performance, as well as seem to appear to be indifferent or unmotivated students who refuse to go to class (Aparisi et al., 2021). Nevertheless, the students' ability to concentrate on their studies is hindered by cyberbullying, resulting in a detrimental impact on their academic performance (Juliana, 2010). Under great emotional stress, victims cannot pay attention to their studies, and thus, their academic improvement is adversely affected (Akcil, 2018). Again, cyberbullying is linked with substantial psychological issues among young people, such as despair, poor academic results, low self-esteem, and emotional distress. Cyberbullying is a growing issue in educational settings that endangers students' mental health. Various authorities should raise awareness of this issue globally because a recent survey reveals that more students are becoming victims of cyberbullying (Celik et al., 2012). Another study stated that cyberbullying could impact anxiety, depression, loneliness, self-destruction, and somatic symptoms in adolescents. Cyberbullying also affects victims' subjective well-being. According to a reference, students' academic performance and self-esteem may suffer due to cyberbullying. It can also lead to resentment, hopelessness, aggressive thoughts, and disruption in the study (Husna et al., 2020). Thus, it is necessary to address the cyberbullying experiences of university students by considering the potential negative consequences. In general, evidence shows that cyberbullying is linked to worse physical and mental health and poor academic performance. There is also evidence that students who have been cyberbullied experience different kinds of stress, depression, and anxiety. When things get bad enough, people might consider or try to commit suicide. Cyberbullying makes people feel unsafe and worried, which makes them less interested in class and hurts their grades. Also, being a victim of cyberbullying was linked to more substance abuse, like smoking, drinking too much, or being addicted to drugs (Khine et al., 2020). According to a different study, victims of cyberbullying frequently experience psychological problems like depression, anger, low self-esteem, school phobias, loneliness, and social anxiety (Juvonen et al., 2003; Grene, 2003; Akcil, 2018). Cyberbullying makes a student lose focus on reading, become reluctant to attend class, become frustrated, and withdraw from class exams or studies (Husna et al., 2020). Thus, the literature supports the following hypothesis:

H₃: There is a positive relationship between students’ performance and cyberbullying incidents.

With the support of various literatures, the researcher also considers the country context and have set some indicators to assess various cyberbullying’s impact on the students. Here is the framework.

Independent Variable

Dependent Variables

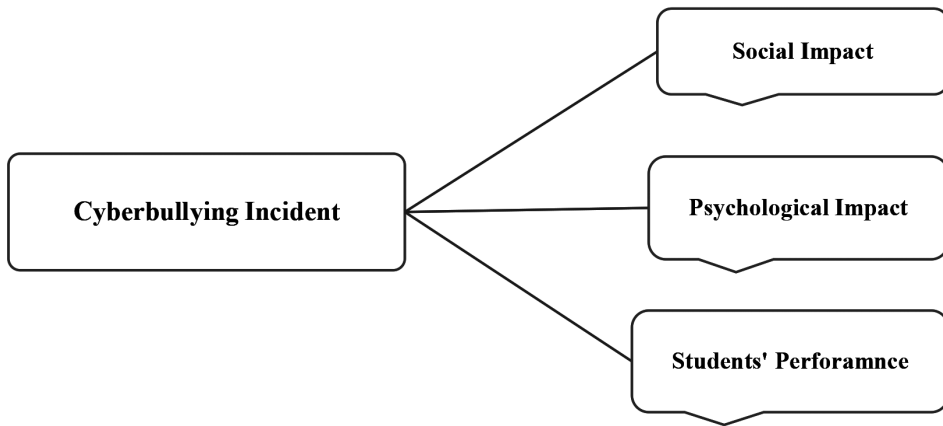


Figure 2: Conceptual Framework, Source: Authors’ compilation

Figure 2 shows that independent variable is cyberbullying, and dependent variables are social impact, psychological impact, and Students’ Performance.

THEORETICAL FRAMEWORK

The spiral of silence theory, developed in 1974, helps explain why bullying victims sometimes feel powerless to speak up. The theory says that the victims become even more alone because they have nowhere to go. Several scholars, however, contend that from the standpoint of online communication, the spiral of silence effect either doesn’t exist or is only marginally effective. According to Chaffee and Metzger (2001), the “spiral of silence” may not have much predictive value in new media. Additionally, Schulz and Roessler (2012) theorized that people could choose the information they receive in the virtual arena, and they believe they are encircled by more like-minded individuals online than in actual environments. In order to reduce the spiral of silence effect on the internet, the projection effect will lessen people’s fear of loneliness and increase their likelihood of expressing themselves online. However, this theory was mainly applied to

political science and public opinion studies. It says that people tend to keep quiet when they think their opinions do not go against what the majority think. They do not speak up because they worry about being ignored and left alone. However, during the first decade of the 21st century, access to and use of information and communication technologies grew a lot, and young people were very interested in taking advantage of this. Later, the international community became anxious about a new phenomenon known as “cyberbullying” (Belsey, 2006). This theory then aims to rationalize the effects of socialization and individuals’ behaviors. It assists in describing why students feel helpless in raising their voices when bullied. It makes the oppressed keep quiet because it gets harder and harder for them to fight back. So, there is a need to find more proactive ways to help people who are bullied online (Abaido, 2020).

RESEARCH METHODOLOGY

Research Design

This study utilised a quantitative approach by employing a survey questionnaire, following the parameters established by Sekaran and Bougie (2016). Basically, the survey research method has been applied with a structured questionnaire. All further essential information has been consolidated from pertinent scholarly journals, books, newspapers, newsfeeds, and online sources. The initial section comprises a range of introductory inquiries, while the subsequent part incorporates five-point Likert-type questions utilising a scale of 5= **Very Often**, 4 = **Often**, 3 = **Sometime**, 2 = **Rare**, and 1 = **Never**. These questions aim to investigate the diverse effects of cyberbullying on university students in Bangladesh, in line with the research objectives.

Students from 10 various public and private universities of Bangladesh are the respondents for the survey. Each university may have its own unique characteristics, including student demographics, campus culture, and technological infrastructure, which can influence the experience of cyberbullying that is why different universities have been chosen.

Sources of Data

The study is based on primary and secondary sources of data.

1. **Primary Data:** Primary data has been collected from the students who only experienced this problem.

2. **Secondary Data:** In conducting this study, a significant emphasis was placed on leveraging secondary data sources, primarily through an extensive review of prior research on the repercussions and impacts of cyberbullying. In addition to academic literature, secondary sources such as newspapers, reports, books, and relevant issues were also scrutinized to enrich the breadth and depth of the study's findings.

Sampling Size with Sample Technique

The study's sample size comprised 210 respondents who reported experiencing cyberbullying perpetrated by individuals or groups through purposive sampling technique. Basically, 260 questionnaires have been distributed and 210 usable questionnaires have been found. The reason to choose this specific sample size lies in the focus on individuals who have encountered cyberbullying incidents. Principally, purposive sampling is a non-probability sampling method wherein researchers exercise their discretion in selecting participants from the population to partake in their surveys. This method enables researchers to sift through responses that are not pertinent to the study's context.

Questionnaire Development

The development of a self-structured questionnaire for investigating cyberbullying and its consequences necessitates a thorough examination of existing literature across diverse disciplines, offering insights into the multifaceted dimensions of this pervasive societal issue. Drawing upon a comprehensive review of prior studies, scholarly articles, reports, and theoretical frameworks, the questionnaire design process seeks to capture the complexity and nuances inherent in cyberbullying dynamics while ensuring the validity, reliability, and relevance of the research instrument. By integrating insights from diverse disciplines and perspectives, the questionnaire design aims to provide a comprehensive and nuanced understanding of cyberbullying phenomena while upholding ethical standards and promoting the well-being of research participants.

Data Collection

The present study adopts a quantitative methodology and relies on the collection of primary data. In order to optimize respondent participation, a multifaceted approach to data collection has been implemented. Alongside the distribution of hard copy questionnaires, a mail questionnaire method has been employed to enhance response rates. These questionnaires have been distributed physically through pertinent individuals to maximize outreach and accessibility to potential respondents. Additionally, a link directing individuals

to the questionnaire has been shared across multiple social media platforms to further broaden the respondent pool. This comprehensive strategy aims to ensure a diverse and representative sample for the study, thereby enhancing the validity and generalizability of the research findings.

Data Analysis Tool

Data has been analyzed by using ‘SPSS’ (Statistical Package for the Social Sciences), version 22.0.

Ethical Consideration

Verbal consent was obtained from the respondents during the data gathering process. The study’s purpose was clearly communicated to the participants to ensure their enthusiastic participation in the survey. No forms of force or coercion have been used, and their privacy has been protected.

Findings of the Study

Demographic information of the respondents

Table 2 presents the demographic distribution of respondents, indicating that 51.9% were female students and 48.1% were male students. Additionally, 53.4% of the students fell within the age range of 18 to 22 years. Moreover, 90% of the respondents reported being unmarried. Furthermore, 32.9% of the students were pursuing master’s degrees, while 31.9% were in their second year of study. It is noteworthy that the majority of the respondents, accounting for 62.9%, were affiliated with BUP, representing the highest proportion in the sample.

Table 2: Demographic information of the respondents

Criteria	Attributes	Frequency (n)	Percentage (%)
Gender	Male	101	48.1
	Female	109	51.9
Age	18-22	112	53.4
	23-27	85	40.4
	28-32	13	6.2
Marital Status	Single	189	90
	Married	21	10

Criteria	Attributes	Frequency (n)	Percentage (%)
Year	First Year	10	4.8
	Second Year	67	31.9
	Third Year	40	19
	Fourth Year	24	11.4
	Masters	69	32.9
Respondents from various universities	BUP	132	62.9
	DU	28	13.3
	JU	11	5.2
	NU	4	1.9
	RU	5	2.4
	BRAC	5	2.4
	IU	6	2.9
	ULAB	6	2.9
	JnU	8	3.8
UIU	5	2.4	

Source: Survey Result of this Study

Cyberbullying Experiences of Victims

Figure 3 illustrates that 152 respondents divulge their encounters with cyberbullying to their friends, while 27 respondents confide in their family members. Additionally, 12 respondents disclose their experiences to relatives, 9 respondents to their parents, 8 respondents to psychologists, and 2 respondents to law enforcement authorities.

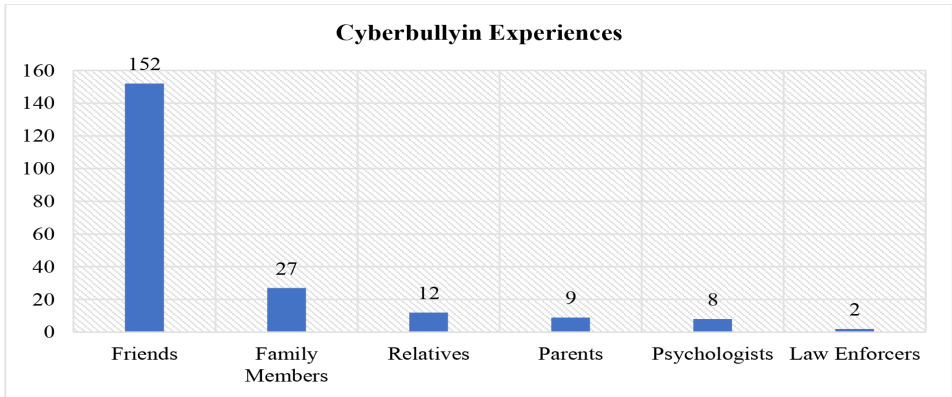


Figure 3: Cyberbullying experiences by the victims

Medium of being cyberbullied

Figure 4 illustrates that a total of 176 respondents on Facebook, 8 respondents on WhatsApp, 7 respondents on Messenger, 5 respondents on Twitter, 5 respondents on Instagram, 5 respondents on YouTube, and 4 respondents via Phone Call were subjected to cyberbullying.

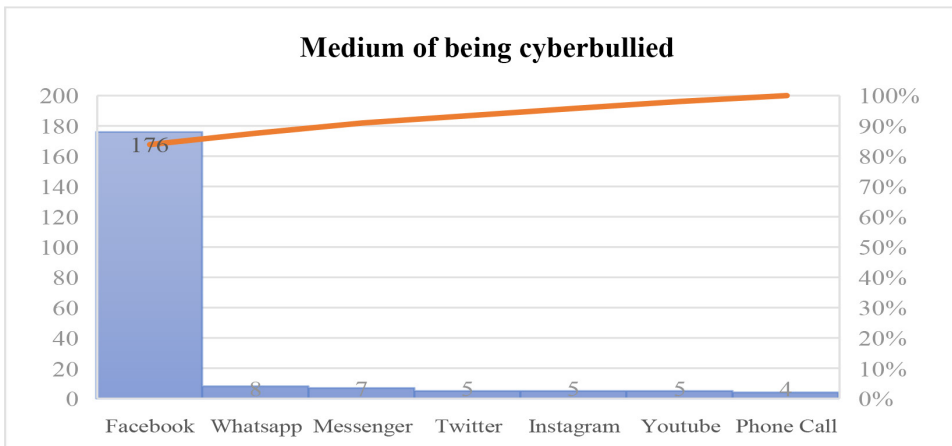


Figure 4: Medium of being cyberbullied.

Form of cyberbullying experienced

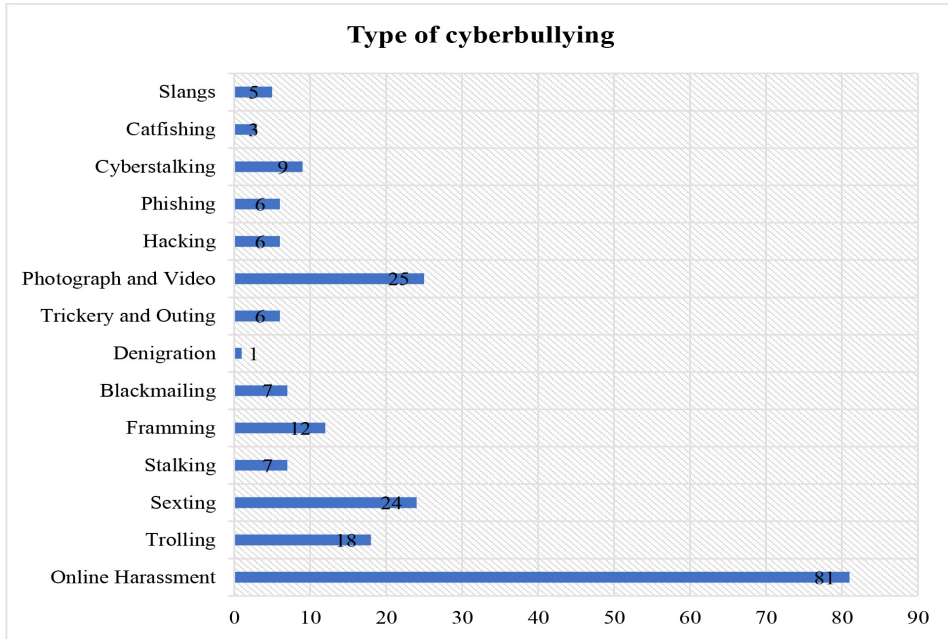


Figure 5: Form of cyberbullying experience.

Figure 5 illustrates that 81 respondents were subjected to cyberbullying via online harassment, 18 respondents via trolling, 24 respondents via sexting, 7 respondents via stalking, 12 respondents via framing, 7 respondents via blackmailing, 1 respondent via denigration, 6 respondents via trickery and outing, 25 respondents via photograph and video, 6 respondents via hacking, 6 respondents via phishing, 9 respondents via cyberstalking, 3 respondents via catfishing, and 3 respondents via slangs.

KMO and Bartlett’s Test

The variables must be correlated so that the factor analysis to be appropriate. The null hypothesis is tested using formal statistics like the Bartlett’s test of sphericity and the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy. A number higher than 0.5 is preferred (Malhotra and Dash, 2010).

Table 6: KMO and Bartlett’s Test to validate various impact Cyberbullying.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.914
	Approx. Chi-Square	3125.156
Bartlett’s Test of Sphericity	df	210
	Sig.	0.000

Table 6 shows that approximate chi-square statistics have 210 degrees of freedom and is significant at the 0.05 level. This indicates that the identity matrix is the null hypothesis of the population correlation matrix, which is disproved by Bartlett’s test of sphericity. Bartlett’s test of sphericity therefore yielded a significant result, indicating that the population was not an identity matrix. Therefore, the Bartlett’s Test of Sphericity is significant.

Table 7: Reliability statistics

Variable	Item	Short form	Cronbach’s Alpha	0.914
Social Impact	10	SI	0.919	
Psychological Impact	6	PI	0.804	0.940
Students' Performance	5	SP	0.904	

Cronbach’s Alpha score for the overall measure and each scale is the commonly used reliability statistic to assess if the survey questions consistently produced reliable answers. The scales were assessed using the standard criterion of =0.70 (Hair et al., 1995).

Here, after considering a total of 21 items, in table 7 it is found that the value of Cronbach Alpha coefficient of Social Impact ($\alpha = 0.919$, $p < 0.5$), Psychological Impact ($\alpha = 0.804$, $p < 0.5$), and Students’ Performance ($\alpha = 0.904$, $p < 0.5$) give an idea that all scales have Cronbach’s alpha values of 0.70 or higher, which is acceptable for the developed Scale. It was also expected because all the questions were based on previous literature and expert opinion.

Table 8: Item loading, scale reliability, AVE, and CR

Constructs	Items	Loading	CR	AVE
Social Impact	SI_1	0.703	0.710	0.601
	SI_2	0.697		
	SI_3	0.638		
	SI_4	0.730		
	SI_5	0.624		
	SI_6	0.693		
	SI_7	0.694		
	SI_8	0.769		
	SI_9	0.763		
	SI_10	0.737		
Psychological Impact	PS_1	0.596	0.724	0.540
	PS_2	0.585		
	PS_3	0.735		
	PS_4	0.80		
	PS_6	0.568		
Impact on Students' Performance	AP_1	0.721	0.703	0.517
	AP_2	0.684		
	AP_3	0.745		
	AP_4	0.703		
	AP_5	0.743		

Table 8's component matrix, which displays correlations, is a representation of the unrotated component analysis factor matrix. These factor loadings show how variables are closely connected to each factor. These factor loadings indicate how closely the variables are related to each factor. Twenty out of twenty-one factors have loaded highly on other factors. The factors are made by the function of observed items by removing the factors with low correlations (those are less than 0.50) that are insignificant. Using Exploratory factor analysis (EFA) techniques, we have to delete some factors because factors loading less than 0.5 did not consider or reproduce.

Here, convergent validity was evaluated to examine the measurement model. Measures of reliability, composite reliability (CR), and the average extracted variance were used to calculate convergent validity (AVE). The loading of each

item on its related construct was used to gauge the reliability of each item. The item loading should, generally, be greater than 0.50 or higher (Hair et al., 2010). All CRs and AVEs in this study should be 0.70 and 0.5 or higher, respectively (Nunnally, 1978; Gefen, Straub, & Boudreau, 2000).

Table 8 shows that both CR and AVEs exceeded 0.70 and 0.50 respectively with the lowest value being 0.703 (CR) and 0.517 (AVE) for impact on students' performance respectively. Hence, all the conditions of convergent validity were fulfilled.

Dimension Correlation

Table 9: Values of Correlation Coefficient among the variables

		Correlations			
		SI	PI	AC	CB
SI	Pearson Correlation	1			
	Sig. (2-tailed)				
PI	Pearson Correlation	.659**	1		
	Sig. (2-tailed)	.000			
AC	Pearson Correlation	.636**	.650**	1	
	Sig. (2-tailed)	.000	.000		
CB	Pearson Correlation	.687**	.503**	.607**	1
	Sig. (2-tailed)	.000	.000	.000	

** . Correlation is significant at the 0.01 level (2-tailed).

Table 9 represents all the correlations between the variables. To proceed with any multiple regression analysis, it is mandatory to check whether dimensions are correlated or not. This table represents that all the variables named social impact, psychological impact and students' performance are positively correlated to impact of cyberbullying and all are statistically highly significant at a 1% level of significance.

Table 10: Summary of Path Coefficient and Hypothesis Testing of Independent and Dependent Variable

Hypothesis	Path	Pearson correlation coefficient	Standardized coefficients (β)	t Statistic	P-value	Decision
H1	Social Impact> Cyberbullying incident	0.687	0.888	13.648	.000b	Significant
H2	Psychological Impact> Cyberbullying incident	0.503	0.694	8.388	.000b	Significant
H3	Impact on Students' Performance > Cyberbullying incident	0.607	0.694	11.002	.000b	Significant

Hypothesis 1:

It was hypothesized that cyberbullying incidents have a positive effect on social impact. The value is significant at the $p > 0.05$ level. The Pearson correlation coefficient is 0.687.

Hypothesis 2:

It was hypothesized that cyberbullying incidents have a positive effect on the psychological state of the students . The value is significant at the $p > 0.05$ level. The Pearson correlation coefficient is 0.503. It is strongly supported.

Hypothesis 3:

It was hypothesized that cyberbullying incidents have a poitive effect on Impact on Students' Performance. The value is significant at the $p > 0.05$ level. It is strongly supported. The Pearson correlation coefficient is 0.607.

Table 11: Significance test (ANOVAa)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	143.861	1	143.861	186.280	.000b
Residual	160.635	208	.772		
Total	304.495	209			

a. Dependent Variable: Dependent

b. Predictors: (Constant), SI_Sum

Table 11 represents that the p-value has been found to be less than 0.00. That means alternative hypothesis may be accepted. So, it can be concluded that cyberbullying incidents play a negative impact on social impact of the students.

Table 12: Significance test (ANOVAa)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	76.968	1	76.968	70.363	.000b
Residual	227.527	208	1.094		
Total	304.495	209			

a. Dependent Variable: Dependent

b. Predictors: (Constant), PI_Sum

Table 12 shows that the p-value has been found to be less than 0.00. That means alternative hypothesis may be accepted. So, it can be concluded that cyberbullying has a negative impact on the psychological impact of the students.

Table 13: Significance test (ANOVAa)

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	112.018	1	112.018	121.052	.000b
Residual	192.477	208	.925		
Total	304.495	209			

a. Dependent Variable: Dependent

b. Predictors: (Constant), AC_Sum

Table 13 represents that the p-value has been found to be less than 0.00. That means alternative hypothesis may be accepted. So, it can be concluded that cyberbullying plays a negative impact on academic performance of the students.

DISCUSSION AND INTERPRETATION OF THE FINDINGS

The study has established specific objectives aimed at investigating diverse impacts, encompassing social, psychological, and academic dimensions, of cyberbullying among university students in Bangladesh. To conduct this analysis, the study has defined three dependent variables and one independent variable. Upon analyzing the data, the researcher observes that the social impact, psychological impact, and influence on student performance exhibit a significant correlation with the effects of cyberbullying.

The current investigation has disclosed that females constitute the primary demographic affected by cyberbullying. It has been determined that the majority of cyberbullying victims are unmarried and aged between 18 and 27 years. Previous studies have corroborated that girls under the age of 20 are particularly vulnerable to becoming victims (Hossen, 2021). Furthermore, this study indicates that victims of cyberbullying tend to confide in their friends first about their victimization. Numerous global studies have indicated that students are disinclined to share much with their parents but find solace in confiding in their friends (Le, 2020). Additionally, the research underscores that Facebook serves as the primary platform through which cyberbullying occurs. Cyberbullying victims are subjected to various forms of online abuse, with online harassment ranking as the most prevalent, followed by the dissemination of photographs and videos, as well as sexting.

In this investigation, it has been discerned that students encounter a plethora of social, psychological, and academic impediments attributable to cyberbullying. These impediments manifest in diverse manners, notably by inducing anxiety, diminishing self-esteem and self-assurance, instigating anger, diminishing concentration on academic pursuits, and precipitating subpar academic performance and grades. Correspondingly, analogous research indicates that students subjected to cyberbullying frequently encounter academic challenges and initiate or escalate substance consumption such as smoking or alcohol intake (Khine et al., 2020). Comparable research (Alotaibi, 2017) indicates that victims struggle with social integration, experience mental anguish, suffer from illnesses, and encounter academic difficulties.

Prior research, as identified by Hossen (2021), revealed that individuals subjected to cyberbullying may contemplate suicide. However, the findings of the current study suggest that such individuals exhibit a markedly low propensity for suicidal behavior and are less inclined to inflict harm upon themselves because of cyberbullying. This investigation highlights a minimal inclination to experience fear or entertain irrational thoughts regarding engaging in violent acts after experiencing cyberbullying.

CONCLUSION AND RECOMMENDATION

This study explains the various impacts of cyberbullying among university students in Bangladesh. This study revealed that students suffer from various social psychological and academic challenges due to cyberbullying. However, among these challenges, which factor is more intense and which factor is less

intense, for example, about suicide, more students said that they never think about committing suicide or taking drugs because of it, but most of the students agreed to be faced various psychological problems that disrupted their progress. Most cyberbullying victims share their problems with friends and are less likely to share them with family members or other relatives or law enforcers. However, now it has become a social problem. It is clear in this study is that girls are more victims of cyberbullying than boys. Three hypotheses are taken in this study namely social impact and cyberbullying, psychological impact and cyberbullying, and students' performance and cyberbullying and each one produces significant value. This study has made some recommendations that have been made based on the challenges of this study. The broad objective of the study is to investigate various impacts of cyberbullying among the university students of Bangladesh. In light of those broad and specific objectives, the study has set some recommendations that are given as follows.

- Open an online noticeboard so that the affected students will have an opportunity to inform the concerned authorities very easily.
- To create a good rapport between the faculty members and students so that they can monitor the matter well and students can also easily inform the concerned faculty member in case of any untoward incident.
- Setting up booths at various places in the campus so that students can submit their complaints secretly.
- Increasing the number of discipline monitoring committees so that large numbers can be easily monitored.
- Conduct various seminars/workshops/discussion meetings to disseminate students on how to use social media to protect themselves from cyberbullying.
- Hanging up specific information on how to appeal to law enforcement or relevant authorities in case of cyberbullying.

LIMITATIONS AND FUTURE RESEARCH

This study has certain limitations that require attention. The literature indicates that extensive research needs to be conducted on cyberbullying in order to address this societal issue.

This study has a sample size ($N = 210$) that is insufficient to accurately represent this sector.

In the future, it is possible to include additional areas for investigation by using the same variables.

A qualitative study can be done in the future to provide a more comprehensive understanding.

This investigation was conducted at several universities. However, it is possible to integrate this into all universities to accurately depict the situation.

An unequal number of participants from 10 universities located in Dhaka participated here.

This study is limited to a small area; therefore, the findings may not accurately represent the entire country of Bangladesh. This paper can serve as a valuable reference for future research. Regression analysis was performed to determine the association between the variables. Additional statistical methods can be employed while maintaining research as the fundamental framework.

Conflict of Interest: The authors declare that they do not have any conflicts of interest.

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Extrajudicial Killings in Bangladesh by Law Enforcement Agencies: Exploring from A Cultural Perspective

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ABSTRACT

Culture shapes behavior and society and eventually it shapes society's common phenomenon. Extrajudicial killings are widespread in Bangladesh. Extrajudicial killing threatens rule of law and human rights. This study analyzed how culture affects extrajudicial killings by law enforcement agencies in Bangladesh. This study employed qualitative design, and data was collected through in-depth interviews with purposively sampled respondents and content analysis of secondary sources. Based on the widely used cross-cultural theory of Greet Hofstede, depending on five distinct cultural dimensions, data has been analyzed manually. Each of the dimensions of culture has been proven as influencing to the phenomena of extrajudicial killings except one. Among five, a total of four cultural dimensions aligned with the emerging themes that may have impact on the practice of extrajudicial killings. However, 'uncertainty avoidance' could not be proven to influence extrajudicial killings though gathered data and secondary literature. However, this study has been concluded that cultural elements and practices have influence on the phenomenon of extrajudicial killing and based on the cultural values and norms of the society, pattern, incidents and perceptions of extrajudicial killing may vary.

Keywords: Extra Judicial killings, Culture, Power Distance, Masculinity.

INTRODUCTION

'Right to life' is one core human fundamental right that provides a human being the liberty to live freely. The right has been acknowledged by international declarations and national frameworks such as constitution by many nations. Among the causes that hinder 'right to life', extrajudicial killing possesses a great portion. Extrajudicial killing is frequent in third-world nations (Kaufman & Fagen, 1981).

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It diminishes the idea of human rights, the law, and the constitution. Despite not having exact definition, extrajudicial killings often described in a simple term as the killing a person without holding a fair trial to judge whether the person is guilty of the accusation or not (Hossain, 2017). This practice is a clear violation of human rights and affects other civil activities and rights of citizens of a society where this phenomenon is dominant (Islam, 2020, p. 12). This phenomenon is caused by plethora of reasons and earlier literature on this identified those like weak judicial system (Rahim & Hider, 2019), absence of rule of law (Monia, 2020), political violence (Chowdhury, 2003) and on. Acknowledging all these contributing factors to this phenomenon one other factor can be taken into consideration and that is culture. Cultural factors contribute to human rights violation, extrajudicial killing and torture in many ways (Anyangwe, 2017). As it has been stated, specific culture like pop culture can normalize the trend of extrajudicial killings (Bhagrava & Kumar, 2021).

Third world countries frequently face the issues of rule of law regarding extrajudicial and Bangladesh is no exception (Habib, 2015). Extrajudicial killings are more concerned when such actions are performed by the protectors of rules and orders i.e., law enforcement agencies. Recent years, the number of extrajudicial killings has been increased in this Bangladesh (Kamruzzaman, 2019). Lack of enforcement of rule of law, loopholes in legal framework, lengthy judicial process and lack of accountability has been found as the main causes of extrajudicial killings in Bangladesh (Kamruzzaman, et al., 2016). Bangladesh has been severely criticized by human rights organizations in last decades for exploiting human rights specially through extrajudicial killings and force disappearance by using state machinery such as law enforcement agencies (Bari, 2022).

At this point, cultural dimension of a given society can have potentiality to affect the process of extrajudicial killings. Culture is described as software of mind and as software, culture determines almost all the activities of a person, a society (Hofstede, et al., 2010). Since culture refers to the all the ways of life, it has a social dimension as well and culture shapes the human activities of a society (Kabir, 2013), incidents taking place in a society also can be influenced by the culture to some extent. As found, Specific cultural elements such as pop culture can normalize the trend of extrajudicial killings (Bhagrava & Kumar, 2021). However, there is no adequate literature that specifically explored and identified the contribution of the cultural factors to the extrajudicial killing phenomenon solely using previously established theoretical framework that dealt with cultural aspects.

How we perceive culture can be segmented into multiple dimensions and one of such identified organized dimensions are Masculinity/femininity, power distance, individualism/collectivism, uncertainty avoidance and short/long term perspective (Hofstede, 2001). Each of these dimensions may have different types of influence over the phenomenon of extrajudicial killing. Masculinity and femineity two opposite cultural variable where masculinity strives for power, task orientation, strict embeddedness while femininity goes for care, welfare, and emotional relationship orientation (Andrijauskienė & Dumčiuvienė, 2017, p. 92). As lawlessness is identified as one of the reasons of judicial killing in some literature, the relationship between masculinity/femininity and power or law may have some implications as masculine society is focused more on exercising power (Hofstede, 2011). So, this cultural dimension can either positively or negatively contribute to extrajudicial killings based on the social context.

In some societies, individualism ensures much more efficient execution of rules of law compared to the collectivist society (Kyriacou, 2016, p. 12). There are some works stated that collectivism can be initiated in response to absence of rule of law and protection (Kyriacou, 2016) from arbitrary power. Similarly, cultural dimensions of power distance also vary from society to society. The incident of extrajudicial killing greatly depends upon the legal and judicial system of the society and it is observed that this two are influenced by power distance dimensions in many ways (Matsuo, 2005, p. 62). Studies found that in lower power distance societies, laws are used in a manner that ensures legitimate action and as a differentiating factor between good and bad and it also ensures basic human rights (Perry, 2002).

Countries with high uncertainty avoidance are in needs of rules and regulation on the other hand in lower uncertainty avoidance countries are seen as ‘not much important’ (Perry, 2002, p. 296). Literature shows that extrajudicial killings are mainly practiced from a perspective short term benefit (Kamruzzaman, et al., 2016) as some countries take a long time to reach a verdict. Therefore, to get rid of this lengthiness, countries practice extrajudicial killings which is related to Hofstede’s fifth dimension.

As literature suggests, there may be a plausible relationship between cultural norms and dimensions and the practice of extrajudicial killings in country. In a country like Bangladesh, where the phenomenon of extrajudicial killings is almost a regular incident, it demands a dedicated exploration from cultural perspective to analyze the interplay between these two. Existing literature on extrajudicial killings focused on almost every aspect other than the cultural aspects and the

cultural literature sometimes indirectly the extrajudicial killing to address absence of rule of law or justice. Even how Hofstede's cultural dimensions fit in governance or political arena have been explored but missed extrajudicial killing (Licht, et al., 2007). Therefore, the venture of finding out the relevancy of cultural dimensions in extrajudicial killings is a literature gap and this study strives to fill that gap. This study strives to explore the influence of cultural dimensions on the practice of extrajudicial killings in Bangladesh.

CONCEPTUAL FRAMEWORK

This study has adapted the well-known cross-cultural theory introduced by Geert Hofstede as the theoretical framework for this study. Cross cultural theory identifies five dimensions of culture of one given society. Five dimensions are Masculinity/femininity, power distance, individualism/collectivism, uncertainty avoidance and long/short term perspective (Hofstede, 2001).

Masculinity and femininity dimensions refer to the idea that how roles are distributed in a society depending on gender. Power distance means the extent of inequality exists in society between people or groups and that distance is well accepted. Individualism and collectivism demonstrate the times a society has within a community. Uncertainty avoidance describes how a society deals with uncertain events while short- and long-term perspective is concerned with how a society looks for the result in terms of pragmatic or normative approaches. All these cultural dimensions have been considered as independent variables while the phenomenon of extrajudicial killing as dependent variables.

The theory is primarily developed to answer how culture affects to shape of the nature of people and productivity in an organization but as a work on the field of culture, this is well renowned (Kabir, 2013). It is because of its robust ground on which the cultural dimensions are prepared. This theory is also applicable in individual level (Yoo, et al., 2011). This theory is also used to explore fields other than organizational setup. (Manrai & Manrai, 2011).

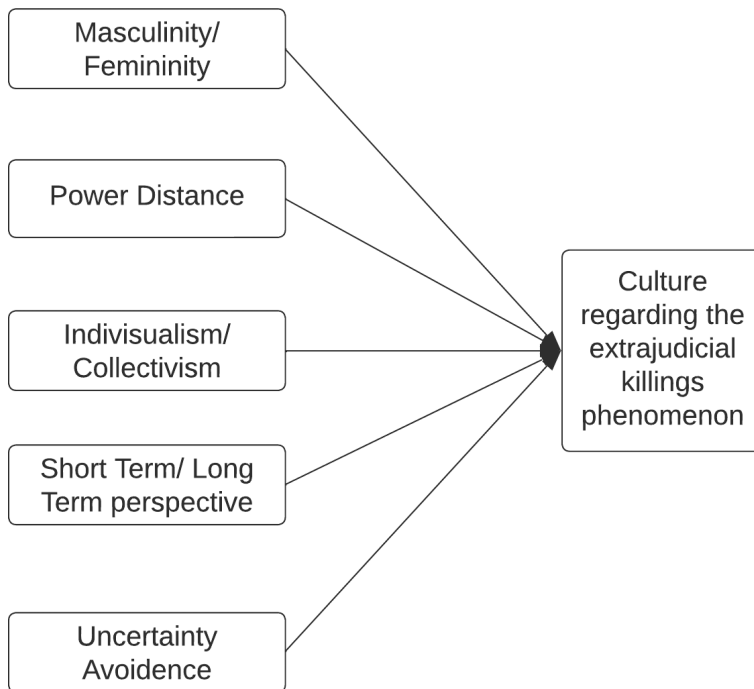


Figure 1: Interconnection between cultural dimensions and extrajudicial killing phenomenon

This specific framework transcends the organizational arena and has been applied to different fields such as national culture. As the basis of this study, theoretical elements of this framework have navigated this study, and cultural dimensions have been used as the basis of analysis. The other important reason to use this as a theoretical framework is that Bangladesh's cultural profile is well developed and described in this framework (Hofstede, 2001) (Hofstede, et al., 2010).

METHODOLOGY

Approach of the study

This study followed a qualitative research design because of the flexibility it provides (Kumar, 2011, p. 57). One variable of this research is culture, and this concept is very abstract in nature. Quantifying 'culture' is not the aim of this study, rather qualitative inquiry provides more flexibility in the research process as it deals with abstract and qualitative issues like justice, rule of law and so on (Atkinson, 2005).

Sampling

Participants of this study were selected based on purposive sampling considering the potentiality of availability of information on extrajudicial killings. In qualitative study, purposive sampling is a widely used approach of selecting study sample (Shaw, 2012).

Four specific primary sources were integrated in this study as the sample of this study and they are members of law enforcement agencies, human rights activists, journalists from two prominent dailies and general citizens. These categories have been selected because these categories of people are more prone to experience the events of extrajudicial killings, and they mostly have information on such incidents (Kelly, 2013). For each category of these four, six people were chosen based on purposive sampling that makes the respondent 24 in total. For a qualitative study, 24 participant is considered to be sufficient (Subedi, 2021).

Data collection method

Data for this study has been extracted from both primary and secondary sources. A portion of data came from secondary sources. Mainly, books, journal articles, newspapers, credible internet sources have been used as secondary sources. Using content analysis technique, data has been extracted from secondary sources.

For primary data, people who have experienced the phenomenon of extrajudicial killings were reached and from them the primary data is collected. In depth interview method was employed in this study since it has maximum response rate and provides rich data regarding the topic compared to the other methods (Rutledge & Hogg, 2023). Data has been collected through a semi structured questionnaire. Interviews have been conducted in person in the places where the participants felt convenient. Before each session, a written consent has been taken from each respondent and they have the liberty to terminate the interview session at any moment without notifying the reason(s). Though it took longer time than average, it provided original data for this study. Nonresponse rate was 14% and major cause of nonresponse was the engagement of participants with other activities.

Study time and area

This study has been conducted between late August to late October of 2023 and all the fieldworks were limited in Dhaka city. Dhaka was selected as the study area since it is the capital city and the experts who have contributed in this study are mostly based on Dhaka.

Data analysis

Collected data from primary sources has been transcribed at the first place. Interview was conducted in Bengali and translated into English. Later, the compiled and translated data from both primary and secondary sources have been coded based on main ideas related to the framework of the study. Codes are then organized into certain themes (cultural dimensions in this case) and based on that; conclusion is made. All the data is analyzed manually in this study by the author.

Limitation of the study:

There is no single reason for which extrajudicial killings take place rather than there are various reasons those act as instigator of extrajudicial killings (Abubakar, 2021). But in this study, only cultural factors are employed to find out the reasons of extrajudicial killings that denotes that the other factors are not emphasized in this study. Again, the cultural dimensions integrated for this study is rigorous since it has been widely used but there are other cultural dimensions that have been identified in relevant literature (Triandis, 2004). But in this study, the discussion and findings were limited to only five renowned cultural dimensions of Hofstede which is also a limitation of this study.

FINDINGS AND DISCUSSION

Analyzing the primary and secondary data carefully in the light of the theoretical framework, some new insights have been gained on the relationship between extrajudicial killings. Findings of this study and relevant discussion will be directed by the theoretical framework in following section.

Masculinity/Femininity and extrajudicial killings

This study found that there is significant relationship between masculinity and extrajudicial killings and on the opposing side, femininity has proved to be a remedy to the extrajudicial killing phenomenon. Most respondents directly agreed to the proposition that masculine characters of the society like assertiveness play crucial role either directly or indirectly to influence and prepares the bases for extrajudicial killings. A respondent stated,

“I think, Masculine characteristics are in general assertive...tend to dominate the other in various ways. Extrajudicial killings also can be a tool of masculine society to silence others” (IDI 4, personal communication).

Another respondent, a human rights activist, said

“Masculine societies emphasize strength and dominance... feminine societies emphasize care and welfare. extrajudicial killings seem normal because masculinity wants to control everything, including the law, which could prevent them..”

It denotes two things; masculinity refers to, at least to some extent, coercion and dominance and femininity tends to be on the opposite continuum that carries values that are helpful for rule of law and justice (Connell, 2020). Rule of law and justice are the tools that are most effective against the practice of extrajudicial killings and most of the respondents also believe so.

Being a masculine society, as Hofstede pointed out in his cross-cultural study, Bangladesh inherits some general characteristics that all masculine society have like poor rule of law, vulnerable judiciary and so on (Aoláin & Hamilton, 2009). rule of law and justice and extrajudicial killings are totally opposing to each other and have an interplay with masculinity and femininity (Schippers, 2007). Masculine society like Bangladesh promote assertiveness and dominance of powerful groups and that marginalizes the weaker group since there is absence of rule of law in mass level (Mkhize & Njawala, 2019). The continuation of such dominance sometimes leads to the incidents of extrajudicial killings. So, masculinity, in one side, suppressing the values that is a remedy to the incidents of judicial killings, and in the other side, masculinity itself instigates this very phenomenon.

On the other hand, the values like rule of law and justice are promoted by feminine social order which is contradictory to the phenomenon of extrajudicial killing since it is totally opposite to the dominance and injustice and contrary it promotes caring or welfare attitude (Koivula, 2001). As one respondent said, “femininity is more like motherly and affectionate and that is prohibiting to the extrajudicial killings.”

One respondent opined,

“I think that if society embraces feminine features...will be just and based on rule of law as feminine characters opposes the idea of dominance” (IDI 7, personal communication).

Power distance and extra judicial killing

Power distance refers to the hierarchical relationship between the subordinates and superior and how rigid or flexible the relationship pattern is (Greguras &

Daniels, 2014). In a high-power distant society, it is a normal trend that hierarchical rigidity is strictly maintained. Similarly, a respondent expressed

“Rigidity in superior subordinate relationships creates an obstacle to question any action done or decision taken by the superior authority. This is true for extrajudicial killings” (IDI 11, Personal communication).

To respondents, because of high power distance, when authority takes any decision related to the extrajudicial killings, are not being questioned by its subordinate authorities by whom it is being executed. It indicates that high power distance has a relationship with extrajudicial killings.

Though another respondent opined

“There may be a relationship between extrajudicial killings and high-power distance, but it is not necessarily one way relationship;...it can be both sided.” (IDI 13, Personal communication).

High-power distance restricts subordinate bodies to question higher authority which is positively connected to the phenomenon of extrajudicial killings, but it also can be negatively related as strictness of higher authority may restrain the subordinate authority to conduct an extrajudicial killing. Such conflicting opinions may lead to confusion, but one thing is certain is that power distance has either negative or positive relationship with extrajudicial killings. However, to determine the pattern of relationship, we may focus on secondary data sources.

It has been well observed that high power distance is negatively related to the rule of law. In high power distant society, power is seen as a basic fact and its legitimacy is not an issue of concern rather the execution of that power is important (Matsuo, 2005). This perception results the rule of power rather than the rule of law and remained unquestioned. Therefore, state, with a sovereign power, when conducts extrajudicial killings, mostly remains unquestioned as well in Bangladesh.

One respondent from law enforcement agency stated,

“Because of higher distance between the authorities, one body of government does not want to interfere with the other’s action... giving escape to an authority that is accused of some illegal actions, paves the way of heinous crimes like extrajudicial killings” (IDI 6, personal communication).

The opposite scenario can be seen in the less power distant societies. The countries that are identified with less power distance in Hofstede's study have managed to maintain stable and proper rule of law. Norway, with power distance score 31, for example, has no cases related to extrajudicial killings (Hofstede, 2022) (Anon., 2022). On the other hand, in the countries with higher power distance like Philippines, with power distance score 94, where only in 2018, more than 27000 people get killed by the hand of the members of law enforcement agencies (BBC, 2019).

As a country with high power distance, Bangladesh (power distance score: 80), also experienced the shock of extrajudicial killings though as not acute as Philippines but various sources confirm about the existence of that phenomenon. A respondent expressed,

“In Bangladesh, rigidity of hierarchy is strictly maintained, and power distance is taken as principle...can be one reason of extrajudicial killings” (IDI 10, personal communication).

Individualism/ collectivism and extrajudicial killings

Individualism and collectivism also have been found to be related to the practice of extrajudicial killings according to the responses of the participants. To the respondents, the phenomenon of extrajudicial killings is higher in collective societies. Collective political agenda, collective operations like war on drugs, war on terror and so on. An issue on which society is collectively unified like “war on drug” as all sector of the society are collectively unanimously unified in a country where collectivism prevails, if any drug dealers executed extrajudicially, no mass protest is seen because collective interest of people on ‘reducing drug usage’ restrains them to raise their voice against this illegal practice (Khan, 2018). One respondent said,

“When collective interest is served by any incidents of extrajudicial killings, collective silence is observed in that matter” (IDI 4, personal communication).

Another respondent, a human right activist opined in this matter stating,

“Politically and ideologically connected groups form collective strata and to achieve political goal...actions like extrajudicial killing are executed by the help of law enforcement agencies and this way collectivism can contribute to extrajudicial killings” (IDI 16, personal communication)”.

Therefore, extrajudicial killings may be caused by organized and collective interest. As found, most extrajudicial killings in Philippines were executed by the law enforcement agencies to serve the collective interest of oppressive political regime (Holden, 2012). On the other hand, in an individualistic society, findings from primary sources show that since interest are scattered in such type of societies so collectively no cases of extrajudicial killings are generally found from organized and collective settings like law enforcement agencies. Other respondent opined that since in individualistic societies, rule of law exists, there is no need for commit an extrajudicial killing as everyone is ensured justice. And rule of law provides proper remedies to the victim or the family of the victim therefore, since there is no collective force, such as political influence, that can help the accused to escape the process of justice, therefore, no one is encouraged to commit such crime.

Secondary sources also provide the same scenario. Countries with individualistic characters experienced less cases of extrajudicial killings and on the other hand, collectivist societies experienced higher rates of extrajudicial killings. Taking Hofstede’s insights on individualism into account, following table can show the scenario.

Table 1: Extrajudicial Killings in Individualistic countries

Countries with higher individual score	Score	Incidents of extrajudicial killings in a year (2019)
Finland	63	1
Sweden	71	3

Table 2: Extrajudicial Killings in collectivist countries adapted from

Countries with lower individual score	Score	Incidents of extrajudicial killings in a year (2019)
Bangladesh	20	391
Pakistan	14	430

(Chaudhry, 2022) and (The Daily Star, 2020)

Table shows that countries with higher individual scores experienced less cases of extrajudicial killings while countries with lower individual scores experienced more. And it supports the connection; to be specific, positive connection of collectivism and extrajudicial killings and negative connection between individualism and extrajudicial killings as opined by the respondents.

Short term/long term perspective and extrajudicial killings

Short term perspective has been found to have influence on the practice of extrajudicial killings. It is found that when traditional judicial system fails to provide justice within a certain time to the victims, they become desperate and see extrajudicial killing as solution (Habib, 2015). This same perception exists in the minds of the members of law enforcement agencies. One respondent from law enforcement background states-

“When we catch veteran criminals, somehow, they manage to escape the judicial process and law enforcement agency can’t let that happen. So, sometimes it (extrajudicial killings) is practiced as evil good” (IDI 9, Personal communication).

Another respondent stated,

“As criminals can easily escape the lengthy process of traditional judicial process, heinous crimes such as terrorism or drug supplying can be treated with extrajudicial killings as these are very sensitive and have drastic negative impacts on the societies” (IDI 12, Personal communication)

Therefore, in societies where short-term outcome is desired regardless of its impact or process, extrajudicial killings are likely to happen more. Bangladesh is basically a short-term oriented country (short term score 53) and its judicial process is a very lengthy. Therefore, short term perspective may play a role in extrajudicial killings phenomenon. On the contrary, long-term perspective will not focus on outcome rather on impact or process it follows. Therefore, in long term perspective, punishing is not the main goal rather the process it follows is given more emphasis. One respondent opined,

“Long term perspective is about the impact of an action and since extrajudicial killing provides speedy and prompt remedy but cannot provide assurance of following the due process, therefore, in a society where long-term perspective is dominant... the tendency of extrajudicial killing may be less than that of a short-term oriented society” (IDI 21, personal communication)

Secondary sources also confirm that lack of prompt judicial remedy provides a basis to formulate opinion-based among the people. Most of the countries where judicial process takes more time, practice of extrajudicial killings is more compared to the countries where speedy judicial remedies are available (Angel & Andrea, 2019). In some literature, it has been observed that, extrajudicial killing

is perceived as a supplementary to justice when traditional system fails to provide that (Aceves, 2018). The famous incident of Hercules phenomenon in Bangladesh country can be an example here who used to kill the accused rapists and leave mark on them (Monia, 2020). This phenomenon was applauded by the people even it was extrajudicial and illegal, but it happened as traditional judiciary has failed to provide proper punishment to the rapist (Monia, 2020).

Therefore, depending on the position regarding short term and long-term orientation, practice pattern of extrajudicial killings may differ and since Bangladesh is more short term oriented, it influences higher incidents of judicial killings in this country.

Uncertainty avoidance and extrajudicial killings

Whether uncertainty of justice contributes to the phenomenon of extrajudicial killings or not is a matter of question and findings of this specific study provided diversified perspective and opinions that is not rigorous enough to reach a conclusion that uncertainty is responsible for extrajudicial killings, or it is not. Respondents opined that uncertainty of justice can influence extrajudicial killing to some extent, but it may not be the sole reason that inspire this.

One respondent describes,

“Uncertainty of justice may have some connection, but it might not be that significant factor contributing to extrajudicial killings because it cannot justify the crime...If uncertainty of justice becomes an inseparable feature of a society and the cases are no treated with justice often then uncertainty may contribute to the extrajudicial killings.” (IDI 23, Personal communication).

Another respondent expressed her views,

“Uncertainty of justice has some contribution in the long run, but this factor is not as important as the other factors are. Rather extrajudicial killings pave the way of another level of uncertainty of justice where innocents may get killed” (IDI 15, Personal communication)

Some sources put a different scenario stating that uncertainty also has some influence of the practice of extrajudicial killings. Uncertainty of justice and pressure can instigate violence (Rana & Islam, 2021).

But another evidence, cultural profile of countries prepared by Hofstede, shows that there are some countries with feminine, individualistic, long-term orientation character but still highly scored in uncertainty scale. Such countries are as follows.

Table 3: Uncertainty avoidance score

Countries	Uncertainty avoidance score
Finland	59
Norway	50
Switzerland	58
New Zealand	49

Statistics of extrajudicial killings in mentioned countries are very low even though the uncertainty score is very high. Therefore, there may not be a strong influence of higher uncertainty on the practice of extrajudicial killings because it cannot be established with empirical evidence. Again, Bangladesh is a country with high uncertainty score (60) with high practice of extrajudicial killings (Hofstede, 2022) that may be evidence for its influence but with almost similar score Finland (59) and Switzerland seldom practice extrajudicial killings. Therefore, no straight conclusion can be made here. Further detailed investigation focusing on this specific dimension is needed to provide a conclusion on this matter.

CONCLUSION

Culture dictates our way of life, and it has a significant influence on what we do in a societal setting. So, societal patterns and certain practices also can be influenced by culture. In this study, influence of culture on the phenomenon of extrajudicial killings has been assessed based on specified five dimensions of culture. This study found that cultural dimensions have influence on the practice of extrajudicial killings can be established. Broadly, cultural dimensions of a given society have impacts on the practice of extrajudicial killings either directly or indirectly. Dimensions such as high-power distance, collectivism, masculinity influence negatively rule of law and justice. And poor rule of law and absence of justice lead to the other misdoings and extrajudicial killing is heinous one. This study provides a different lens to scrutinize the incidents of extrajudicial killings. This eventually may lead to scrutiny of deep-rooted cultural beliefs and practices that influence the practice of extrajudicial killings. Positive cultural shift of these aspects may reduce the heinous practice of extrajudicial killings that undermines the utmost fundamental rights of people.

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Barriers to Effective Digital Local Governance: A Qualitative Insight on Municipalities in Bangladesh

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ABSTRACT

Digital governance has garnered global attention in recent years and is regarded as an essential catalyst for modernization, efficiency, and citizen engagement in local government. This study aimed to explore the barriers associated with local governance that impede the effectiveness of digital transformation. Phenomenological approach of qualitative research was employed to explore deeper insights into the problems with purposively selected 16 respondents from four municipalities of Bangladesh. The findings indicate that digital infrastructure of local government is not adequate to provide service digitally. The local government revenues are not sufficient to invest in digital equipment, making all departments of the municipality digital. Frequent server downtimes and limited device availability have hampered the service providers' ability to provide services timely. Service providers receive short trainings and are not effective; instead, they should receive longer, more practical trainings. The government should intensify awareness campaigns and yard meetings to involve all stakeholders, as most elderly individuals lack familiarity with digital services. The government's existing policies are insufficient for data privacy, and they require updating to align with digital transformation needs. However, e-participation and citizen engagement are playing pivotal roles for effective digital transformation, helping to reduce

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time, visit, and cost, ensuring transparency, and fostering citizen trust in the local governance service delivery process.

Keywords: Digital Transformation; Local Governance; Municipalities; Digital Service Delivery; Barriers to Digital Transformation; Bangladesh

INTRODUCTION

The digital transformation is the process of integrating digital technology into governmental activities in order to smooth service delivery and enhance efficiency, transparency, and responsiveness by replacing cumbersome paperwork and lengthy approval processes (Shenkoya, 2023). In this contemporary era, digital transformation is profoundly changing public services, governance, citizen experience, and policy formulation with the help of rapid advancement in technology (Larsson and Teigland, 2020). Hence, the introduction of several digital technologies has substantially changed government operations and the way citizens receive public services (Mensah, 2018). Moreover, the digital transformation of government services has resulted in numerous advantages like the cost-effective delivery of services, the integration of multiple services, the reduction of administrative costs, a single integrated view of citizens across all government services, and the speedier delivery of services to meet the demands of citizens (Dwivedi et al., 2017). Therefore, government across the globe is utilizing this transformation not only in large-scale public services but also in local governance to streamline citizen services, ensure affordability, and allow simple personalization and communication for the people (Osborne et al., 2022; Yang et al., 2024).

However, numerous challenges impede the journey to digital transformation, particularly in local-level governance. The integration of digital services may raise concerns about autonomy, independence, and infantilization, potentially leading to impersonalized services for local people (Whittlestone and Clark, 2021). Given that local people primarily rely on human-generated decisions, the ethical implications of algorithmic decision-making replacing professional expertise may also raise concerns (Tariq, 2024). Moreover, local citizens often hesitate to use digitized government services since they are concerned about data privacy and security, particularly the potential for breaches and misuse of personal information. Furthermore, such innovative introductions have the potential to disenfranchise those people who have limited digital skills as well as access to digital technology (Dhonju and Shakya, 2019). As a result, the adoption and implementation of digital technology in local government services has been

a major policy priority for governments all over the world in recent times (David et al., 2023).

In Bangladesh, enhancing public services has been essential for attaining independence and stimulating economic growth; local-level governance has been crucial for such purposes (Uddin et al., 2023). Regarding 'Digital Bangladesh', the government has decentralized administration and governance, transferring authority from the central government to local levels, with a focus on the implementation of digital technologies (Rahman, 2023). In this country, municipalities play a crucial role in policy implementation at the local level, but transforming their services and services for digital renovation is a primary challenge facing the government (Panday, 2007). Moreover, social and cultural factors, including gender, poverty, and education, may impede digitized governance, while the attitudes of change agents can also contribute to discomfort at the local level (Bhuiyan, 2011). On the other hand, the digital divide exacerbates disparities between those with and without access to digital technologies, especially in developing nations where infrastructure and modern technological access are insufficient (James, 2021). Furthermore, different factors contributing to this divide include low literacy rates, high poverty rates, slow technology adoption, a lack of infrastructural development initiatives, and high corruption in the country (Bhuiyan, 2011). Consequently, identifying existing barriers and formulating comprehensive strategies to address them is essential for the better implementation of digitized technologies in local governance (Dhonju and Shakya, 2019).

In the modern era, digital technologies are vital in achieving sustainable development goals, fostering inclusive societies, enhancing institutional effectiveness, and mitigating corruption in developing countries like Bangladesh (Rahman and Parvin, 2024). In addition, the governments in developing states need to achieve Goal 16 of SDG Agenda 2030, highlighting the importance of transparency, participatory decision-making, and the accessibility of information (Janowski, 2016). In Bangladesh, efforts such as Digital Bangladesh and Smart Bangladesh have been implemented to enhance service quality through digital technology, ultimately facilitating an inclusive digital transformation nationwide. Nevertheless, there is a paucity of research regarding the barriers to these initiatives in achieving successful digital governance, particularly in the context of municipal governance (United Nations Economic and Social Commission for Asia and the Pacific, 2024). This study aims to explore the barriers associated with local governance that impede the effectiveness of digital transformation and

propose strategies to overcome them, thereby providing valuable insights for further studies.

THEORETICAL FRAMEWORK

Digital transformation is typically overseen by governments that demand a whole society approach with some inclusive strategies that necessitate to encompass all the stakeholders (Digital Impact Alliance, 2020). Many government strategies are not always coordinated between ministries, which makes it hard for systems to work together and causes unnecessary work to be done twice, which slows down digital transformation and delays the benefits it could bring (Ndulu et al., 2023). Hence, a holistic societal approach requires active participation from all stakeholders, including government, commercial sector, civil society, academia, and the public, to improve local digital ecosystems based on inclusivity, sustainability, accountability, and rights (Mehmood and Imran, 2021).



Figure 1: Digital Transformation Framework (UNDP, 2023)

The UNDP proposes a Digital Transformation Framework that consists of five pillars such as people, connectivity, government, regulation, and economy along with emphasizing collaboration among actors for inclusive digital transformation (UNDP, 2023). This framework, which involves strategy, new ways of thinking, and people’s inclusion, ensures universal availability, accessibility, and safe use of technology. It also focuses on maximizing benefits for societally marginalized individuals through thoughtful change processes (UNDP, 2023). Nevertheless, as the journey of digital transformation aims to improve lives and livelihoods through digital technology, the participation of people is mandatory (George, 2024). Moreover, connectivity among the stakeholders is essential, as this can significantly improve outcomes in SDG-related areas, uphold social, economic, and cultural rights, and enhance government efficiency in engaging individuals and delivering services (Misra et al., 2021; UNDP, 2023). Consequently, governmental initiatives need to regulate digital transformation because it poses risks to human rights, such as algorithmic biases, social media misuse, and privacy violations due to excessive data collection and processing (Stovpets et al., 2023).

Variables

Based on the UNDP’s digital transformation framework, this study progressed with several independent variables, i.e., digital transformation readiness, service accessibility etc., which were derived from the continuous review of the literature and inquiring textual data collected for the study. Further progression of the data analysis was categorized on the same broad themes as of the independent variables. Independent variables are operationalized in a manner so that they comply with the pillars of the UNDP’s framework.

Operational Definition

Table 1: Operational Definitions

	Definition
Digital Transformation Readiness	A state where it is measured if any organization is equipped for digital transformation or governance. It includes digital public infrastructure, tools, internet connection and networks. This operational use of the concept complies with connectivity in a broad sense.
Service Accessibility	Enables citizen’s presence in the process irrespective of social and economic class. It also denotes that digital services are available and affordable to the citizens.

Training and Capacity Building	The scope of digital skills development and digital literacy for the functionaries of municipalities and the service receivers.
Service Efficiency	Providing digital services smoothly and faster with utmost transparency. Service efficiency needs government action for better implications.
Policy and Legal Frameworks	A set of documents and actions that will facilitate digital governance for municipalities. Service modalities with proper service guidelines are a matter of concern for ensuring digital governance.
Future Goals and Vision	Aims to make municipal governance function through innovation, automation in financial services and business standardization. It represents a futuristic municipality fortified with digital governance by active citizen engagement.

METHODOLOGY

Approach and Participants

This study applied the phenomenological research approach to design and get deeper insights into research problems. This approach was used to comprehend the problems through individuals' experiences within social reality (Creswell and Creswell, 2013). This study used a purposive sampling technique that facilitates collecting data from a specific group or expert people in a particular field with relevant information and experiences on those issues. The study chose four municipalities from four divisions to get a variety of information to draw a comprehensive conclusion. We chose the respondents following inclusion criteria: citizens of Bangladesh, public employees of municipalities focusing on both males and females, public representatives of the municipality, practicing daily activities and providing services through using e-governance tools, a professional career has been spending more than 2 years in a particular institution, and a demonstrated interest in the study. For measuring the sample size, the researchers followed the KII informant guidelines and continued collecting data until they found similar answers from participants (Padgett, 2008; Polit and Beck, 2010). To fulfil this criterion, the researchers required 12 respondents and collected data from an additional four respondents to avoid missing data, but the data appeared to be identical. A study showed at least six respondents are required to conduct the phenomenological study (Morse, 2000). Table 2 mentioned the detailed demographic information for the respondents.

Table 2: Demographic and Background Characteristics of Respondents

ID	Organization	Division	Professional Status
ID-1	Sreepur Municipality	Dhaka	Mayor
ID-2	Dinajpur Municipality	Rangpur	Mayor
ID-3	Charghat Municipality	Rajshahi	Mayor
ID-4	Trishal Municipality	Mymensingh	Mayor
ID-5	Sreepur Municipality	Dhaka	CEO (Chief Executive Officer)
ID-6	Dinajpur Municipality	Rangpur	CEO (Chief Executive Officer)
ID-7	Charghat Municipality	Rajshahi	CEO (Chief Executive Officer)
ID-8	Trishal Municipality	Mymensingh	CEO (Chief Executive Officer)
ID-9	Sreepur Municipality	Dhaka	Assistant Engineer (Civil)
ID-10	Dinajpur Municipality	Rangpur	Assistant Engineer (Civil)
ID-11	Charghat Municipality	Rajshahi	Assistant Engineer (Civil)
ID-12	Trishal Municipality	Mymensingh	Assistant Engineer (Civil)
ID-13	Sreepur Municipality	Dhaka	Accounting Officer
ID-14	Dinajpur Municipality	Rangpur	Accounting Officer
ID-15	Charghat Municipality	Rajshahi	Accounting Officer
ID-16	Trishal Municipality	Mymensingh	Accounting Officer

Interview Process

A Key Informant Interview (KII) was followed to collect primary data using an open-ended questionnaire. The questionnaire was developed by conducting an extensive literature review and using a different framework designed by developed organizations. The researchers selected respondents with vast experience sharing the actual scenario of local governance digital infrastructures, especially presenting challenges and the best solutions to meet the vision. The researcher developed a team with five members with previous experience conducting KII and provided rigorous training before collecting data. The researchers collected data from their convenient places (offices) and time to ensure they were comfortable sharing information for this study. Data enumerators first discussed the study's purpose and obtained written consent from the respondents. After this, the data enumerators displayed the questionnaire and built a rapport with respondents to get an accurate picture before asking the main question. The data enumerators used the tape recorder and documented it in their hand notes with permission.

Each interview was conducted at the respective offices of the respondents lasting around 30-45 minutes. The data was collected between April 2024 and May 2024.

Data Analysis

After completing the data collection, the researcher transcribed all records verbatim. The researchers repeatedly reviewed the recordings to fully understand the transcripts and capture the research objectives. This study followed the procedure established by Graneheim & Lundman (2004) to delineate themes within qualitative data. This procedure underscored that all transcripts were read multiple times to understand the content and pinpoint significant words and paragraphs through unique coding to explain each context and situation.

Subsequently, the codes were analyzed for similarities and dissimilarities, resulting in the identification of 20 subthemes. Finally, the study identified 15 sub-themes within two broad themes by comprehensive discussion to explain the findings. Furthermore, these sub-themes enhance the researchers' understanding of the respondents' experiences. To ensure the validity and reliability of the research, transcripts were separately coded, and participating individuals were requested to review the transcripts to confirm they accurately reflected their actual experiences. In this approach, only eight respondents were found to read the description after completion of the data analysis.

FINDINGS AND DISCUSSION

The findings of KIIs are organized under some broad themes reflecting the readiness, challenges, and future goals of the digital transformation in local governance of Bangladesh. Under each of these themes, several subthemes were identified based on recurring topics across interviews, and the frequency of each subtheme reflects the prominence given to and emphasis placed on them by the respondents. This is summarized in the table 3 below, outlining themes and subthemes, their significance, and quotes from interviewees.

Table 3: Themes and Sub-themes Generated from KII

Theme	Sub-theme	Frequency	Illustrative Quotes
Digital Transformation Readiness	Budget Constraints	15	Our revenue is very limited after paying salaries, we cannot invest in digital equipment. - KII 5
	Digital Literacy	12	Most people are not familiar with digital services, especially the elderly. - KII 7
	Equipment Availability	18	We lack the digital devices needed in each department. - KII 9
Training and Capacity Building	Need for Frequent Training	20	Training should be extended and more practical. Short trainings are not effective. - KII 15
	Awareness Campaigns	10	Awareness campaigns and yard meetings should be held to engage more stakeholders. - KII 3
Service Efficiency	Faster Service Delivery	7	Digital services will reduce time and make service delivery easier. - KII 10
	Transparency and Accountability	5	Digital systems ensure transparency, which is essential for citizen trust. - KII 11
Challenges in Digital Transformation	Server and Network Issues	14	We face frequent server downtimes, which delays service delivery. - KII 2
	Staff Motivation	9	Service providers lack motivation when salaries are delayed. - KII 8
Policy and Legal Frameworks	Need for Updated Policies	13	Policies exist but need updating to match digital transformation needs. - KII 4
	Data Privacy Concerns	6	There is insufficient legal framework for data privacy. - KII 6

Future Goals and Vision	Goal of Smart Local Government	11	To achieve a smart country, LGIs must be smart and service oriented. - KII 13
	Public Engagement	7	E-participation and citizen engagement are critical for effective digital transformation. - KII 1
Service Accessibility	Service Affordability	8	Charges are minimal, but some still find them hard to afford. - KII 12
	Inclusivity of Disadvantaged Populations	6	Councillors provide door-to-door services for those unable to access digital services. - KII 14

DIGITAL TRANSFORMATION READINESS

Budget Constraints:

Budgetary constraints were one of the primary concerns that LGIs generally face in Bangladesh. Usually, local governments operate on tight budgets, with a large proportion being spent on operations, leaving little scope for enhancing or expanding of technological infrastructure. The scarcity of financial means has spontaneously affected the acquisition of digital equipment and infrastructure necessary for providing updated services. A respondent reminisces on this limitation thus “our revenue is limited after paying salaries; we cannot invest in digital equipment. Most of our funds go to operational costs each month, leaving little for development (KII 5)”.

Another noted,

...Even though we are classified as a top-tier LGI, our budget is so restricted that it’s hard even to maintain our current digital systems, let alone expand them (KII 12).

Internationally, it is highly noted that LGIs have budgetary constraints for digital transformation. In Uganda, studies have identified that the prevailing budgetary constraints and inefficiencies in the current allocation suppress the full potential for local governments to invest in development projects, such as digital transformations (Overseas Development Institute 2021). Similarly, in India, budgetary restraint simply limits the LGIs to invest in long-term goals for digital development (Cook, 2018). These studies evidence the fact that without such targeted funding—either through grants coming from the central government or

through public-private partnerships-the scope for digital progress in Bangladesh remains very low.

Digital Literacy:

Digital literacy, particularly for elderly citizens, is a major factor acting as a barrier to the effective adoption of digital services. Most of the citizens in LGI lack the basic knowledge required to confidently use online platforms, with the most visible digital divide being among older populations. As one respondent explained:

Many of our citizens, especially the elderly, find it hard to navigate digital services. They do not trust the systems or do not know how to use them, so they come to the office in person anyway (KII 7).

Another respondent added:

Younger people are somewhat familiar, but when it comes to those over 50, they struggle with even basic digital tasks, like filling out a form online (KII 9).

This is not unique to Bangladesh; in Kenya, low levels of digital literacy negatively impinged on the uptake of e-services by a large section of the rural population (Kasyoka et al., 2022). In Bangladesh due to a lack of digital literacy, people feel discouraged to seek digital services. However, in many cases where the government provides the service only through digital platforms, many people are bound to avail the services digitally but not by themselves; they seek help from an intermediary, for a fee or free (Shafi, 2023). In contrast, Estonia's inclusive national approach has ensured that 99% of governmental services are online and 70% of citizens use their ID card regularly for digital government services, which saves 2% of its GDP annually (Burzynski, 2022; e-Estonia, 2024; European Economic and Social Committee, 2017). In this regard, Bangladesh might as well adopt some useful lessons by implementing focused digital education programs among the elderly and rural people.

Equipment Availability:

One available digital equipment. Insufficient computers, printers, and internet connectivity result in performance services being delivered at a snail's pace or inefficiently. One respondent pointed out, "We don't even have enough computers to manage our current workload, let alone any spare devices to support new digital services" (KII 2). Another mentioned, "Most departments here don't have functioning printers or scanners; they have to share with others, which delays processing time" (KII 11).

Similar challenges have been reported in Nepal in a study conducted by Dhonju & Shakya 2019 showed that- 52% of respondents strongly agree and 30% agree with mean value of 4.25 on lack of leadership support and ICT skills as the barriers of implementing e-based services in municipalities. Providing adequate digital resources forms the bedrock for ensuring effective governance; in the case of Bangladesh, such investments in digital infrastructure at the level of LGIs may lead to more responsive and accessible service delivery.

SERVICE ACCESSIBILITY

Service Affordability:

Among the major challenges facing LGIs in Bangladesh are issues of availability and access to digital services at affordable prices. While the availability of digital services may imply convenience and efficiency, the issue remains that even minimal charges are a severe burden on poor households. One respondent explained:

The fees for our digital services are minimal, but for some families, even small charge is burdensome. People here often struggle with these fees (KII 8).

Another added:

The charges may seem small, but they add up when you have to access multiple services; for low-income groups, this is challenging (KII 14).

This is corroborated by findings in a study of Latin America that even nominal fees impede low-income residents from using digital services (Hilbert, 2010). An example of addressing this issue may be drawn from Kenya, where they have provided subsidies on mobile phone and digital services, resulting in the number of handset purchases increased more than 200% and tele density increased 20% to reach 70% of the population and have allowed more people to afford everyday connectivity through mobile devices (Alliance for Affordable Internet, 2019). In Bangladesh, this might include options of no cost or income-based subsidies in increasing inclusivity and assuring access to important services.

Inclusivity of Disadvantaged Populations:

The inclusion of disadvantaged populations continues to be a key issue in the successful digital transformation since some community members either lack knowledge or means to use the digital channels. To that effect, LGIs have moved to employ hybrid approaches to service provision in a bid not to leave disadvantaged groups behind. One respondent noted, “To help those who can’t access digital services, our councilors go door-to-door, assisting the elderly and disabled with

accessing necessary services” (KII 13). Another respondent added, “We arrange for in-person support for those who don’t have smartphones or internet access” (KII 10).

Globally, Indonesia’s rural community models have proved successful, the local government’s focus on rural development has reduced inequality by ensuring equal access to essential services, such as education and healthcare, across the population, ensuring inclusivity (Kustanto, 2024). Similarly, Estonia’s hybrid model for digital services ensures that those who cannot access such services digitally can be supported through in-person services (Burzynski, 2022). In Bangladesh, such a hybrid system can be crucial in addressing the gap in accessibility and creating equity in the digital transformation process.

TRAINING AND CAPACITY BUILDING

Need for Frequent Training

The employees of LGI need to acquire knowledge and necessary skills to handle the digital systems through frequent practical training. According to the respondents, the existing training sessions are infrequent and not at all practical. One respondent remarked, “Training sessions are often short and very theoretical. When the training is over, we are left struggling to apply the knowledge” (KII 5). Another shared, “We need more hands-on training; a few hours or days isn’t enough to prepare us for the demands of digital service provision” (KII 15).

Rana, Dwivedi, & Williams (2015) emphasized that the skills training encourages users to engage positively with the digital channel and creates a new environment by acting on self-efficacy and behavioral control. In Italy, research stated that the local authorities implemented training courses for the intermediaries to make sure they had the required level of expertise (Tangi et al., 2021). Therefore, providing a well-structured training program for LGIs in Bangladesh will help empowering staff, improving the quality of services, and thereby improve the overall citizen satisfaction.

Awareness Campaigns:

The respondents believe that awareness campaigns help develop the public in terms of involvement and understanding of digital services. Community outreach was suggested for sensitization to demystify digital services, and one respondent suggested that “We need yard meetings and seminars to help people understand the benefits of digital services and how to use them” (KII 3). Another added, “If people aren’t aware of the benefits or the procedures, they’re unlikely to adopt these new systems” (KII 12).

Researchers have identified that awareness regarding digital services has a positive impact on the adoption of e-governance (Hidayat Ur Rehman et al., 2023; Shareef et al., 2011). In Pakistan, the government were suggested to take citizens' awareness into account, launch different campaigns to keep them informed about E-Gov services and motivate them to use these services (Hidayat Ur Rehman et al., 2023). Thus, investments in community-centric awareness programs can play a major catalytic role in Bangladesh for improving digital adoption and thereby creating a more digitally active public.

CHALLENGES IN DIGITAL TRANSFORMATION

Server and Network Issues:

For digital services, stability at the server side and network reliability are of utmost importance. However, this has regularly remained one of the most recurring challenges to most of the respondents in Bangladesh. One respondent described, "Our server is down several times a week, causing us to delay service delivery, sometimes for days" (KII 2), one respondent noted. Another stated, "We need a reliable network, but that's a huge issue in this area" (KII 13).

Even in a developed country like the USA, unstable network infrastructure disrupted public services, participants had limited access to health information and employment and showed negative attitudes toward using technology (Gonzales, 2016). Reliable infrastructure acts as an enabler for consistent service delivery and addressing this concern should be a priority for Bangladesh's LGIs to ensure the credibility and reliability of their digital services.

Staff Motivation:

Motivation of human resources is one of the major factors that contributed to the success of the change. The responses also showed that the absence of incentives reduced staff interest in adopting the new system. As one respondent sates, "How can we be motivated? There is no reward for the extra effort we put into learning these new systems" (KII 8). Another respondent added, "Without any incentives and support, it's difficult to stay motivated to push for digital changes" (KII 14).

In India, urban local bodies have no hard incentive to formulate plans to reduce internal inefficiencies in revenue mobilization and broader resource management which weakened the motivation of public servants and slowed down the process of adopting digital initiatives (Cook, 2018). A timely and competitive salary structure and enough incentives are important for Bangladesh to motivate the staff to develop a commitment towards the digitization agenda.

POLICY AND LEGAL FRAMEWORKS

Need for Updated Policies:

Most respondents felt that the existing policies and regulations supported only a limited number of requirements of digital governance. Thus, they felt that these policies need to be updated. One respondent observed, “Our policies are outdated. They do not account for the realities of digital service provision” (KII 4). Another respondent noted, “Without modern policies, it’s hard to make lasting digital changes” (KII 10).

The issue with digital transformation has been that, in many instances, the regulatory framework is always behind the times. This is most evident where regulatory frameworks have not moved abreast with newly devised technologies. The problems are more serious because regulatory barriers pose several challenges in effective implementation in their respective contexts (Postigo, 2023). For Bangladesh, policies should be adaptive and responsive to technological changes to facilitate a sustainable digital transformation regarding data sharing, e-governance protocols, and cybersecurity.

Data Privacy Concerns:

Another major concern, as stated by the respondents, was data privacy, where a lack of protection would lead to losing the confidence of the general public in digital services. One of the respondents claimed, “Our systems are not secure enough to protect citizen data. We need better legal protections” (KII 6), shared one respondent. Another noted, “Without robust data privacy policies, people won’t trust digital services” (KII 11).

Studies showed that privacy concerns decrease the tendency of people to disclose personal data online, which drives them away from using digital services. Trust in government surveillance will reduce such concerns, while the fear of government overreach does the opposite (Dinev et al., 2008). A comprehensive legal framework for data protection is necessary to foster public confidence in digital services in Bangladesh, ensuring that citizen information remains secure.

FUTURE GOALS AND VISION

Goal of Smart Local Government:

An interesting aspiration that cropped up in the many responses is to see LGIs emerge as “smart” government institutions providing fast, responsive, and citizen-friendly service delivery. As one respondent noted, “To achieve a smart country, LGIs must be smart and service-oriented” (KII 13). Another added, “Smart LGIs

would allow us to provide services that anticipate and meet the evolving needs of our citizens” (KII 15).

The Smart Nation initiative of Singapore is a mark of this kind of vision, whereby integrated digital platforms have enabled seamless urban services and improved citizens’ experiences (Chang and Das, 2020; Hoe, 2016). In the context of Bangladesh, smart LGIs would be achieved through a more adaptive and technology-driven approach aimed at enhancing access and quality of government services.

Public Engagement:

Indeed, public engagement was identified as critically essential for any successful digital transformation because it instils a sense of participation and, therefore, increases the rates of adoption of digital services. One respondent highlighted, “For digital transformation to be effective, we need e-participation and citizen engagement” (KII 1). Another emphasized, “We can’t achieve smart governance without involving our citizens in the process” (KII 14).

In this light, the inclusive public engagement in Estonia is an indicative example that has contributed to the high uptake of digital services, whereby citizens have become active in governance through e-platforms (Burzynski, 2022; e-Estonia, 2024). This implies that the way toward a more inclusive and sustainable digital transformation for Bangladesh lies in encouraging e-participation and digital literacy through citizen-centered initiatives.

SERVICE EFFICIENCY

Faster Service Delivery:

One significant benefit of digital transformation is that it speeds up service delivery at all levels, whereby digitization helps streamline processes and reduce waiting times for citizens. These are the outstanding benefits highlighted in the responses, one of which mentioned, “When we digitize processes, it reduces waiting times significantly. People do not have to keep coming back; it is all processed faster” (KII 9). Another added, “Our biggest advantage with digital services is speed; tasks that took days are now completed within hours” (KII 10).

Estonia’s case of digital governance epitomizes this argument, where online platforms cut the processing time of public services, hence contributing to an increase in the levels of satisfaction among citizens (Burzynski, 2022; e-Estonia, 2024). In Bangladesh, the adoption of digitized service processes can help reduce congestion in LGI offices and improve citizen satisfaction by saving time for the completion of routine transactions.

Transparency and Accountability:

Increased transparency and accountability are some of the key results expected from the digital transformation perspective within LGIs, given that the digital system contributes to retaining clear records and reducing the scope for corruption. One respondent stated, “With digital systems, there’s a clear record of every transaction, which builds trust with the citizens” (KII 11). Another explained, “Digitalization has made it easier for us to be transparent with our processes, which has reduced complaints about delays and corruption” (KII 4).

It has relevance in the research emanating from South Korea, where digital tools provided real-time access to government records, reducing corruption in various sectors e.g., in housing & construction 29.8%, in city planning 9.9%, in construction 17% etc. (Iqbal and Seo, 2008). Greater accountability from digital records builds transparency and thus trust in governmental institutions—a key prerequisite for the successful functioning of LGIs in Bangladesh.

CONCLUSION

The present study identifies multi-dimensional challenges and opportunities that local governance in Bangladesh is facing for ensuring digital transformation. Some of the key identified barriers to the effective implementation of digital services are constraints from budget allocation, insufficient digital literacy, and a lack of necessary equipment. Notwithstanding this, the findings have shown an ardent desire to see improvement through increased training, capacity building, and public awareness campaigns to foster inclusivity.

The study further identifies that guaranteeing the accessibility of services, especially for disadvantaged people, is important, along with data protection issues and the need for updated policies. Success or failure in digital transformation at the local level goes hand-in-glove with government support, effective legal frameworks, and providing appropriate infrastructure. International experiences in this area, ranging from countries like Estonia to Kenya, illustrate that an integrated inclusive approach, effective increase in citizen engagement, and sound digital infrastructure can be combined to achieve much better results in both digital access and efficiency.

Although this study was limited to just four municipalities and focused solely on quantitative data, both quantitative and qualitative studies with larger samples can provide additional insights into this issue. However, it is evident that Bangladesh needs to give much more attention to enhancing digital literacy,

ensuring public participation, and reforming policies to modern standards in view of developing a smart local government. The pledge for overcoming these identified challenges would provide a way for better, more transparent, and citizen-friendly governance to make digital services truly accessible, trustworthy, and impactful for every citizen.

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Role of Microcredit to Empower Women in Bangladesh: An Investigation on two NGOs in Shariatpur District

Bibi Moriom¹

ABSTRACT

For decades, studies on women's empowerment have concentrated on assessing the processes, effects, and obstacles linked to microfinance initiatives executed by non-governmental organisations (NGOs). Although several studies have demonstrated notable results, others have provided evidence of minimal or insignificant effects, rendering the efficacy of these programs a matter of contention. This study addresses a significant geographical gap by investigating the effects of microfinance programs on women's empowerment in Shariatpur, one of Bangladesh's least developed districts, where no previous research has been undertaken. This research assesses the efficacy of microcredit programs implemented by two local NGOs—Shariatpur Development Society and Naria Unnayan Samiti—in fostering personal, relational, and economic empowerment among women in Charmahiskali village. Both organisations have played a role in expanding access to microcredit and initiating community engagement activities; however, their overall impacts appear to be limited in the long run due to structural and socio-cultural challenges. The study employed a qualitative technique, employing a two-fold data collection strategy that incorporates primary and secondary sources through content analysis, surveys, and in-depth interviews. It focusses on women who have availed microcredit multiple times to evaluate their ongoing development across ten essential indicators of empowerment. Findings reveals that, although microcredit program by two local NGOs has improved women's self-confidence, familial respect, and involvement in household decision-making, its overall effect is limited. The majority of individuals utilized the loans for domestic expenditure, yielding no significant long-term advantages. Moreover, high interest rates, inadequate training, patriarchal norms, and persistent social obstacles diminish the capacity of these initiatives to achieve substantial empowerment. Thus, this research concludes that microfinance exerts a minimal influence on the empowerment of women in the studied region.

Keywords: Women empowerment, income, access to decision making, Local NGOs.

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INTRODUCTION:

Bangladesh is facing enormous challenges in meeting the demands of its rapidly growing population. The poor and rural women are the ultimate victims of this problem. Due to a variety of social, cultural, and economic barriers, women in rural areas have very limited access to income-generating activities. Patriarchal traditions perpetuate their low status and create glass selling that prevents them from achieving success in a variety of areas. Non-government organizations have become crucial proponents in tackling these issues specially via microfinance initiatives that provide work possibilities and skill enhancement to elevate social status of rural women. The government encounter significant constraints in enhancing the living situation of these women, however, NGO offer a feasible option through their adaptability and innovative strategies. By employing participatory approaches and ensuring operational flexibility, NGOs are more adept at addressing the intricate and localized requirements of marginalized population. Numerous national NGOs in Bangladesh function efficiently at local, regional and national level providing vital services to marginalized communities facilitating the empowerment of rural women (Rahman, 1999).

Microcredit has become an important instrument for advancing women's empowerment in Bangladesh and various other nations. Nevertheless, the credit-based concept has incited significant controversy. Many experts assert that microcredit has significantly enhanced women's empowerment, while others believe that it frequently has detrimental effects, especially on impoverished women, rather than fulfilling its original objectives.

In Bangladesh, women represent fifty percent of the entire population; yet, their status is inequitable compared to men, with conditions being more severe in rural regions like Shariatpur. In many regions, deeply rooted patriarchal norms continue to confine the majority of women to domestic spheres, limiting their participation in public and professional life. Notwithstanding their diverse roles within their families, their contributions frequently remain unacknowledged. Women are deprived of property rights, market access, and opportunity to manage financial affairs. Moreover, violence against women and girls is widespread, intensifying their marginalization. Patriarchal cultural norms and gender inequality provide substantial obstacles to their progress (Hossen, 2020). Microcredit has been established as a prevalent strategy designed to combat poverty and empower women. It offers women possibilities to invest in land, buy property, or form small enterprises, therefore facilitating their ability to generate money and attain a level of economic autonomy.

Several non-governmental organizations (NGOs) in Shariatpur district, including BRAC, Grameen Bank, ASA, and Shariatpur Development Society (SDS), offer microcredit services especially to economically disadvantaged women. However, limited research has been conducted on the role and impact of local NGOs in this region. To address this gap, this study investigates the effectiveness of microcredit programs implemented by two Shariatpur-based local NGOs—Shariatpur Development Society (SDS) and Naria Unnayan Samiti (NUSA)—that aim to promote women’s socioeconomic development in rural areas. This study uses the conceptual framework of women’s empowerment, which has been defined differently by many authors. This study examines women’s empowerment through three interconnected dimensions: personal, relational, and economic empowerment. Personal empowerment is measured in terms of the self-confidence earned by women through microcredit programs. Relational empowerment is investigated by assessing improvements in family connections, notably with spouses and in-laws. Economic empowerment is assessed by comparing participants’ income levels before and after receiving microcredit, as well as investigating their participation in savings and investment decisions. The primary objective of this research is to determine the effectiveness of two local NGOs’ microcredit initiatives in improving women’s personal, relational, and economic empowerment in Charmahishkhali village. By addressing this objective, the research seeks to contribute to the understanding of the localized impact of microcredit programs on women in underdeveloped regions.

RESEARCH QUESTION:

1. What is the role of local NGOs microcredit programs on rural women’s personal, relational and economic empowerment in Charmahishkhali village?

Sub- Question:

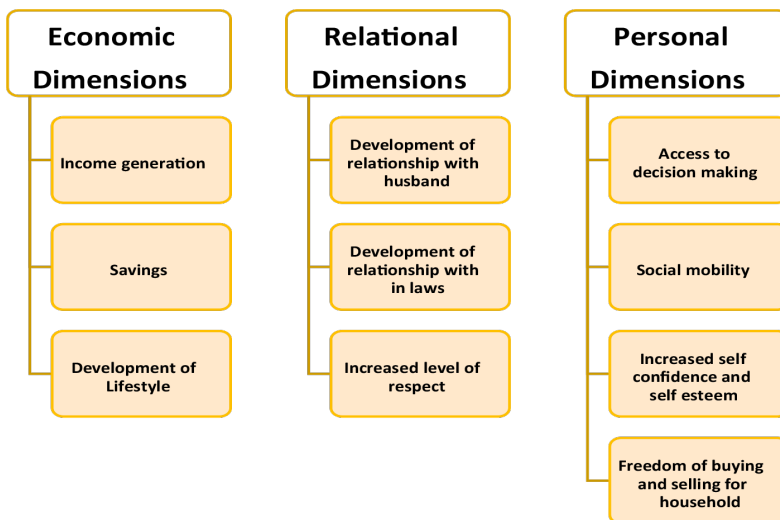
1. What is the purpose of getting microfinance by respondents?
2. What are the consequences of women who took loan from those NGOs?

RESEARCH OBJECTIVE:

1. To assess the role of local NGOs microcredit programs in promoting the personal, relational and economic empowerment of rural women in Charmahishkhali village.

ANALYTICAL FRAMEWORK:

This study is based on different scholarly concepts of microcredit and women's empowerment. A key theoretical foundation is "A Three-dimensional Model of Women's Empowerment: Implications in the field of microfinance." proposed by Marloes, Nina Hansen, Sabina Otten and Robert Lensink in 2017. According to their model women empowerment can take place in three distinct dimensions (Personal, Relational and societal). Personal empowerment means taking charge of one's own life and the ability to control events that affect them. Several researches proved that Microcredit leads to women's personal empowerment by enhancing their self-esteem, confidence and efficacy. Relational empowerment mainly deals with women's positions in family or any social network. This model is used by different researcher while doing study on microcredit and women empowerment. It is proved that because of microfinance women's empowerment happened in many countries. Using the two dimensions of this model (personal and relational), this study attempted to determine the status of women's empowerment in Charmahiskhai village.



Hashemi, Schuler, and Riley (1996) conducted research in rural areas of Bangladesh and identified eight dimensions of empowerment. Hashemi et al., (1996) carried out a seminal study in rural Bangladesh that identified eight characteristics of women's empowerment. Building on their concept, this study focuses on four of these dimensions—economic security, the ability to make small purchases, the ability to make larger purchases, and participation in

significant household decisions—to assess the level of women’s empowerment in the research area. These elements were divided into three major categories of empowerment: economic, personal, and relational. Ten particular indicators were chosen within these three dimensions to systematically examine the impact of local non-governmental organizations microcredit programs on women’s economic, personal, and relational empowerment in Charmahishkhali village. This approach ensures a comprehensive - evaluation of the empowerment process in rural Bangladesh.

LITERATURE REVIEW:

The theory of gender and power, developed by Robert Connell, is a social structural theory based on philosophical literature on sexual inequality and gender and power imbalance (Connell, 1987). In Bangladesh, because of patriarchal society, high power distance there is higher sexual inequality and gender and power imbalance. Male rule, oppress and exploit women and this is condoned by societal institution (F. Chowdhury, 2009). Non-government organization is popularly known as voluntary organization that are working on remote areas in order to empower women.

Empowerment is one of the operational approach of NGOs working (Begum, 2000). Around the world, there is a lot of debate about NGOs’ effectiveness on microcredit programs. Some of the development professionals identified NGO as an emerging institution framework for women empowerment, catalyst for change and effective in delivering service in rural areas. On the other hand, leftist thinkers argued that NGOs are working in developing countries to establish neo-imperialism and capitalism. It reduces people’s resistance power by establishing patron client relationships that enhance poor people’s dependency and hinder their revolution power. (Al-Amin et al., 2013). But different studies and research show that the benefit people get from NGOs microcredit system is higher than its negative side.

Empowerment is a dynamic process of transformation in which, “those who have been denied the ability to make choices acquire that ability” (Kabeer, 1999). There is no universally accepted method for measuring empowerment of women but the frameworks that are used to conceptualize the empowerment have some common aspect. Naila Kabeer identified three defining factors of women empowerment (Agency, Resource, structure). Agency means the decision making, bargaining, and resistance power of an individual to make life choices and pursue any goals. Resource is the precondition of empowerment, and it can be economic,

social and human resources (Kabeer, 1999). Agency and resource together help to develop a capability of a women (Sen, 2000). The findings of a study conducted in Mymensingh Ishwarganj upazilla were, microcredit improve women's status in family regarding children, investment, savings (Nahar et al., 2019). Main theme of microcredit was it instigate to develop women's capacity by developing agency and increasing resources.

The three-dimensional model of women's empowerment, developed by Huis, Otten, Hansen, & Lensin in 2017, outlines empowerment in terms of personal, relational and societal dimensions. Personal empowerment means the development that increases women's self-confidence, esteem and efficacy (Huis et al., 2017). Research was done by Hansen, (2015) in Sri Lanka and the result of this study was, microfinance program leads to women's psychological empowerment. Economic empowerment comes from having access to money which can lead to more control over how that money is spent. A study was conducted in Tanzania and result indicated that, who were the members of microcredit organization exhibited greater self-efficacy than those who were not involved in such program (Kato & Kratzer, 2013). Relational empowerment means the relational development of a women with her family members regarding decision making and purchasing. Another study conducted on an Indian NGO named Mahaul, which provides microcredit to the poor women. In interviews, one respondent shared that, her husband was initially opposed to her working, but as income increased, resistance from her in-laws declined. Another women stated that, she used her money to repay the housing loan for her house and her husband acknowledged her contribution by calling her his real better half. (Haugh & Talwar, 2016). A Research is conducted by Hashemi et al., (1996) in two villages of Bangladesh, enlisted indicators of empowerment and shows that microcredit plays a greater role in women empowerment.

There is also a lot of discussion over whether microcredit empower or disempowers women. It has some drawbacks, including excessive pressure to pay loans, a high suicide rate among borrowers, extreme debt levels and high interest rate compared to the banking system (Aslanbeigui et al., 2010). Many local producers and community leaders stated that nongovernmental organizations were "new money laundering" organizations. They stated that NGOs made donations to enrich themselves (Islam & Sharmin, 2011). Different kinds of research also find out that, access to women in microcredit also enhance their physical and verbal assault (Mayoux, 2000).

Existing literature highlights microcredit as a widely recognized model for promoting women's empowerment in various parts of the world. Numerous studies have been conducted across different regions of Bangladesh to evaluate its impact; however, no research has been undertaken in the underdeveloped char areas of Shariatpur district. To address this gap and to explore the actual condition of women in these marginalized regions, this study focuses on Charmahishkhali village in Shariatpur district. This research aims to provide insights into the effectiveness of microcredit programs in fostering women's empowerment in this underdeveloped area.

DESIGN AND METHODOLOGY

Research type and mode of inquiry:

This research aims to identify or explore what is the impact of Shariatpur development society and Naria Unnayan Samiti's microcredit program on women empowerment. The entire research process for this study was conducted using a qualitative approach. It is also correlational research as its main objective is to find out the relationship between local NGOs micro-credit program and women empowerment.

As previously outlined, this study conceptualizes empowerment as encompassing three dimensions: economic, personal, and relational empowerment. Economic empowerment is assessed by examining the income women generate through the microcredit programs and training provided by NGOs, as well as their autonomy in savings, investments, and purchasing small or large products. Personal and relational empowerment are evaluated by exploring improvements in women's self-confidence, decision-making power within their families, and their relationships with their husbands.

Given these operational definitions, this research adopts a qualitative approach, focusing on the lived experiences of women who have received services from local NGOs. Data is collected through in-depth interviews to capture their narratives, which are analyzed and presented using descriptive mechanism and direct quotations. Methodologically, this study employs an instrumental case study approach, where the case comprises two local NGOs, and the objective is to investigate their role in fostering women's empowerment.

Sampling:

Sampling in this study involved collecting information from respondents to explore the impact of microcredit programs on women's empowerment. Given the

qualitative nature of the research, a purposive sampling method was employed, which is widely accepted in qualitative studies for its focus on selecting participants who can provide rich and relevant insights.

The total sample size comprised 41 respondents. Data were collected from 33 female borrowers using purposive sampling. Among them, 18 women participated in in-depth interviews, while the remaining 15 women provided data through a closed-ended survey. To assess the effectiveness of microcredit programs, the study specifically targeted female borrowers who had received loans from the selected local NGOs on multiple occasions, allowing for a deeper understanding of changes in their lives. In addition, in-depth interviews were conducted with NGO employees to gain organizational perspectives on the programs. Four employees from Shariatpur Development Society (SDS) and four from Naria Unnayan Samiti (NUSA) were selected for this purpose. This approach ensured a comprehensive examination of the microcredit programs' impact from both beneficiary and provider perspectives.

Sources of Data:

Data was collected mainly from primary sources and in some cases secondary sources also used (NGOs websites, credible internet sources, articles). As most of the poor rural women have no access to education that's why this study conducted in-depth interview through open ended question for collecting data from different respondent. A primary justification for using in-depth interviews as a data collection strategy is its capacity to capture both verbal responses and nonverbal gestures, as well as the deeper meanings inherent in participants' opinions. This method enables participants to articulate their perspectives more freely, hence enhancing comprehension of their experiences and ideas related to the research subject. Alongside the in-depth interviews, a closed-ended survey was conducted to gather data from 15 female respondents.

Data analysis:

This report is based on primary data that was gathered from the field via closed-ended survey and in-depth interview. The information is then coded according to the analytical framework's discussed concepts. After that, codes are categorized into themes. In that research, the data analysis is carried out manually.

Limitations of the Study:

Despite the intensive efforts made to assure the study's reliability and validity, several limitations must be recognized. First, the sample size of 41 respondents

may be insufficient to draw solid conclusions regarding the general performance of local non-governmental organizations (NGOs). Furthermore, the study was carried out in a single village, limiting its ability to analyze the larger impact of regional NGOs in various circumstances. Additionally, time and financial constraints limit the study's scope and depth. These limitations should be noted when evaluating the study's results.

DATA VISUALIZATION

Data presentation

This study had a total of 41 respondents consisting of 26 individuals for in-depth interviews and 15 for surveys. Among the 26 participants in the in-depth interviews, 18 were women who had obtained loans from two local NGOs, namely Shariatpur Development Society (SDS) and Naria Unnayan Samiti (NUSA), while 8 were employees of these two NGOs. A survey was administered to 15 women, comprising 7 from SDS and 8 from NUSA. Of the 15 women surveyed, three indicated possessing independent sources of income.

Total Respondents	In-depth Interview of Women	In-depth Interview of NGOs Staff	Survey on Women
41	18	8	15

In-depth interviews of respondents

a. Local NGO NUSA: Nine women who had obtained loans from NUSA were chosen for in-depth interviews.

Demographic and Socioeconomic Variables	Cate Gory	Respondent Number
Age (in years)	30-40	3
	41-50	4
	51-60	2
Loan Taking	2 times	1
	3 times	4
	4 times	2
	7 times	1

Reasons to receive loan from NUSA: Of the 9 respondents, two women indicated possessing independent sources of income.

Respondents	Reason
Code-1	For agricultural purpose
Code 2	Agriculture/repaying previous loans and for Marriage
Code-3	For the purposes of building house (house was burnt by fire)
Code-4	Business
Code -5	Rent land, buying cattle and land
Code-6	For cattle's business
Code-7	Agriculture
Code 8	Buying land and for handicraft business
Code 9	Sewing machine

b. Local NGO Shariatpur Development society: Nine women who had obtained loans from SDS were chosen for in-depth interviews.

Demographic information	Category	Respondent Number
Age	30-40	4
	41-50	3
	51-60	2
Loan Taking	2-4	7
	5-7	2

Reasons to receive loan (SDS): Of the 9 respondents, 4 women obtained loans for agricultural purposes, 2 for livestock enterprises, 1 for land acquisition, and the remaining 2 for handicraft ventures. Furthermore, two ladies possessed independent sources of money.

FINDINGS AND DISCUSSION:

Economic Empowerment of women:

A. Income:

A significant number of respondents exhibited reluctance to reveal their true income figures. A substantial proportion of them reported using microcredit for agricultural purposes. Their findings indicate a rise in production relative to the prior year, implying a beneficial effect of microcredit on agricultural yield.

The study comprised 41 participants, of which 33 were women receiving loans, with seven possessing their own sources of income.

One respondent who took loan from SDS claimed that,

“I borrowed money from a NGO six to seven times to buy cattle and rent land from other people for agricultural purposes. My husband and I reportedly succeeded in this endeavor. I have two cows, and with the money we purchased new land.

One respondent who took loan from NUSA stated that,

“After using microloans for agricultural purposes, paddy and pepper production improved compared to the previous years. This year, we sold pepper for about 18000 Taka and received 60 to 70 pounds of paddy. We Didn’t have to buy rice from market this year”.

Some respondents also said that they took money from NGOs for their husbands not for them. One employee of SDS NGO stated that,

“There are comparatively fewer women who are self-reliant. They borrowed money primarily for the advancement of their husband and family”.

Existing literature suggests that, without technological management assistance microcredit is ineffective (Rozzani & Rahman, 2013). NGOs staff claimed to offer various training programs however most women reported being unaware of these initiatives. It is seen in SDS the women who get money are not the real users; it is typically controlled by their husband. While SDS workers asserted that they provided training to women in practice the training and guidance were not delivered effectively instead SDS workers were primary visited villages to collect loan installment. After getting loans from SDS, women often spent the money without planning. Consequently, they were compelled to repay the debts with interest. Male family members were often expected to take responsibility for repaying these debts, as the monies were commonly squandered by them (Ali, 2014). However, they regularly fail to meet this obligation. To address this issue, women borrowers resorted to obtaining more loans from other sources, including other NGOs, which resulted in a cycle of indebtedness. When women were unable to repay debts on time, SDS staffs verbally abused them. It was stated that NGO personnel visited borrowers’ houses and remained there until the amount was paid. Additionally, residents complained that the money SDS and NUSA received from PKSF was often misused for personal purposes, such as purchasing furniture and sponsoring internal development projects. Furthermore, SDS and NUSA

charged a high interest rate of 24%, substantially higher than the 9% charged by the banking industry.

According to one NUSA's staff,

“Our organization don't verbally abuse women if they are unable to repay loan and the due of our organization is around 39 lakh takas”

Nonetheless, most women reported that when they are unable to repay debts, they suffer psychologically (Lea, 2021). Given that women are frequently the main victims in these circumstances, their viewpoints offer reliable insights into NGOs' operations.

B. Savings

The majority of women lack personal savings, and the savings they amass within NGOs are frequently employed to repay debts of NGOs.

A participant said,

“I borrowed money from NUSA because of the financial crisis and gave it to my husband to use for the poultry business. At the end of the month, he gives me the money for repayment and some for savings. I follow his instructions in everything I do.”

The majority of NUSA respondents reported that using microcredit for business purposes was profitable, as opposed to borrowing primarily to repay prior loans or fund wedding expenses. Respondents who used microcredit for business purposes, such as buying livestock or sewing machines, were able to save some money. Despite this, women reported having little control over their savings because they couldn't use them without their husbands' agreement (Snow & Buss, 2001). NGO staff on the other hand stated that microcredit led to an increase in income and savings.

C. Development of lifestyle:

Women indicated that their lives have enhanced relative to prior years. They can now offer their children better education, access to tutoring, increased nutrition, and enhanced healthcare services.

One SDS respondent stated that,

“Despite being a bright student, I am unable to give my daughter a tutor, and as a result, her studies came to an end. Then, against my husband's wishes, I go to SDS. I enrolled in sewing instruction and then I took microcredit. My family now depends on my income.”

Salma begum (30) has a handicraft business which she started after taking loan from SDS. She said,

“My son and daughters can now wear new dresses for the Eid celebration (Religious festival). Previously, my husband used to buy them, but now we all shop for dresses together.”

Parveen Akter (36), told the same story, saying that

“We rarely bought fish and meat for our meals, but now we can do those in every week. Because we are doing well with our potato farming business, which we started one and a half years ago with a loan from NUSA”.

Staff of NGOs also claimed that,

Because of microfinance programs, women’s lifestyle is developed as they get to know various things, NGOs other health education Awareness programs help them to come out from the four walls.

While some women have seen an increase in their earnings, this is not true for all female clients. While women’s engagement in microcredit programs may benefit their families, it does not guarantee economic empowerment (Kumar, 2013). In many circumstances, the majority of women have borrowed money on behalf of their husbands and have not fully utilized the loans for their own financial stability. Furthermore, most women have little control over their savings which limits their financial freedom.

Personal empowerment:

A. Access to decision making:

Women are increasingly prioritized in familial decision-making, as their perspectives are accorded increased significance due to their financial contributions, especially during challenging periods when they provide financial assistance to their families (Adhikari et al., 2023).

One loan taker Respondents from NUSA said that

“I am now able to participate in family discussions regarding children’s education and family expenses. My husband values my decision”.

Another respondent said that

“I and my husband both take financial decisions of our family. My children respect me more than before”.

But some respondents also said that they have no access to financial decision making. Her job is limited to bringing finance to her husband.

But the shocking findings is that most of the women don't know about the interest rate of the NGOs (E. Chowdhury, 2007). NGOs are charging 24% Interest rate, and they are totally unknown about the fact. That is contradictory to personal empowerment of women. It is also the findings that, most of the women are not enrolled in training, no idea about the training program of NGOs and their husband also don't like those things. Maximum took Microcredit and gave it to their husband. Both NGO staff stated that because of microcredit women's access in decision making has increased in family.

B. Mobility:

The microcredit program has enabled women to enhance their interactions and broaden their social networks. They actively engage in numerous training sessions conducted by NGOs and advocacy initiatives, resulting in increased mobility and visibility within the community.

One respondent from NUSA said,

“I think I become clever than before as I am going outside, interacting with people taking loans, training and helping my husband in agricultural activities.”

But maximum married respondents from SDS and NUSA said that they need permission from their husband to go to the market or their parents' house. If they go without telling them they become the victim of physical, verbal and mental torture.

One divorce respondents' statement was different. She told that,

“I don't need anyone's permission to go outside.

NGO'S staff also say that

“Women's Mobility increased because of microfinance program. Though there are some conflicting opinions. Some also said that, because of microfinance violation of parda pratha and divorce rate are increasing”.

Three out of thirty-three women borrower's response positively regarding increase social mobility after receiving loan. So, it can be said that there is no significant development of social mobility among the borrowers of charmahishkhali village.

Increase in self-confidence and esteem:

Women, as beneficiaries of microcredit schemes, have access to loans as required. Besides financial assistance, NGOs offer awareness and advocacy initiatives that bolster women's self-assurance. Moreover, these programs frequently encompass instruction that enables women to proficiently manage the income they get, so enhancing their financial independence and self-sufficiency, which subsequently elevates their self-confidence.

One respondent from SDS reported that,

“I took Training on sewing and also got loan in order to buy a sewing machine. Now I am the earner of my family. So, I earn around 5 thousand taka monthly by sewing”.

Another respondent from NUSA said that,

“Now I have the courage to protest any wrong in family”.

76% women response positively regarding increase in self-confidence because of microfinance. So, it can be concluded that microfinance led to an increase in self-confidence (Mengstie, 2022).

SDS and NUSAs staff claimed that, because of microcredit, women's self-confidence has increased, and it brings positive changes in their life.

D. Freedom in buying and selling any product:

One respondent from SDS stated that,

“I bought an almirah from the loan I took from NGOs without taking permission from my husband. As a result, I was the victim of physical and mental torture”.

Most of the women claimed that it was impossible to leave the house or purchase any items for the family without the husband's consent. But 11 borrowers' women said that they have freedom in deciding family's expenditure, purchasing necessary items for family.

One staff member from SDS said that

“Women can do small purchase but in big purchase they need their husband's permission”.

Relational empowerment

A. Development of Relationship with husband:

Most women indicated that their involvement in microfinance programs has enhanced their relationships with their partners. Their significance in their husband's life has increased through the provision of financial assistance. A multitude of respondents indicated that their significance in their husband's life increased following the acquisition of a loan from an NGO on his behalf. Nevertheless, other women saw that their relationship remained static, with no substantial enhancement. Several respondents indicated that their spouses leveraged the personal relationship to obtain loans, and subsequent to collecting the funds, their husbands' violent conduct reemerged. In certain instances, husbands defaulted on loan repayments, resulting in verbal abuse from NGO personnel that women were compelled to tolerate (Ali, 2014).

NGOs staff also said that

“Our microfinance saved many families from collapse, we make husband understood, tried to reduce misunderstanding between husband and wife”.

They also witnessed that the relationship is developed because of their microfinance program. Some conflicting Opinion is also their like domestic violence increases because of microcredit program.

B. Development of relationships with in-laws:

A considerable proportion of participants indicated that their in-laws do not support their work. Several women reported that their in-laws disseminated rumors on their character as a result of their expanded interactions with a broader social network. Three ladies, however, recognized that their in-laws commenced providing support once they began to contribute monetarily to the family.

A staff member from SDS stated that,

“Though our organization plays an effective role in development of relationship with husband but in the case of in-laws it couldn't work”.

C. Level of respect:

Most respondents stated that because of microcredit, her respect in family has increased. One respondent stated,

“This is the first time my husband has taken a stand in favor of me. My husband and children valued my opinion.”

Certain respondents reported no alterations in their family relations, maintaining their previous circumstances. Fifteen of the thirty-three women indicated an enhancement in their familial respect due to the microcredit program. Personnel from both SDS and NUSA confirmed that the program enhanced women's esteem, both inside their families and in the wider community.

CONCLUSION

This study sought to investigate the impact of local NGO-led microcredit initiatives on the empowerment of rural women. It concentrated on three facets of empowerment: personal, relational, and economic. The study also examined the motivations behind women's pursuit of microfinance and the subsequent effects they encounter after obtaining loans.

The results demonstrate that the principal reason for women to obtain microcredit was to assist their families rather than for personal economic progression. The majority of respondents utilized the loans for domestic purposes, including food, children's schooling, or their spouses' small business. This indicates that microfinance, in this setting, functioned more as a familial support system than as an instrument for personal empowerment. Although women are the designated loan recipients, they rarely control over the allocation of the monies.

Consequently, certain women indicated heightened participation in familial decision-making and enhanced self-confidence. Several individuals also observed more respect from their partners. Nonetheless, these alterations were insufficient to effect a transition in their social or economic standing. Women persistently encounter obstacles in mobility, restricted access to markets, and negligible alteration in contacts with extended family members, such as in-laws. A significant finding was the insufficient awareness among women concerning loan interest rates and repayment conditions, which presents issues of transparency and financial literacy. Alarming, many respondents mentioned facing public humiliation, verbal abuse and even aggressive actions such as the removal of house tin by NGO staff when they failed to repay loans on time.

The study indicated that the NGOs were deficient in adequate training programs and follow-up support, hence constraining the long-term advantages of the credit schemes. In the absence of sufficient skill development and financial advice, the majority of women continued to rely on male relatives for the management or investment of cash. Notwithstanding the augmentation of savings and accessibility to larger loans, genuine management over resources remained unattainable for several respondents.

Consequently, although microcredit programs have facilitated certain advancements in women's lives, like increased confidence and financial involvement within households, they have not substantially empowered women in a comprehensive manner. The anticipated levels of personal, relational, and economic empowerment remain unfulfilled. Local NGOs must reevaluate their strategy to render microcredit an effective instrument for empowerment. This encompasses the incorporation of training modules, the advancement of financial literacy, the empowerment of women regarding financial resources, and the contestation of prevailing gender norms. A more holistic, supportive, and gender-sensitive strategy is crucial for attaining enduring empowerment for rural women in Charmahiskhali village.

RECOMMENDATIONS

Women's empowerment has become a global concern, and microcredit schemes alone are inadequate for the sustained development of women. A comprehensive strategy necessitating cooperation among the government, civic society, media, and the public is crucial for facilitating substantive empowerment. This study concentrated on Shariatpur, one of the most disadvantaged areas in Bangladesh. The research undertaken in a limited region of Shariatpur unveiled several results and the constraints of the NGOs, which are elaborated upon in the findings section. In light of these findings, the subsequent recommendations are put up to enhance the efficacy of microcredit programs and foster the comprehensive empowerment of women in the region:

- Government can make collaboration with NGOs at a large scale for the betterment of people of those char areas
- PKSF the organizations of government, need to provide more funding to these local NGOs for people's development.
- There are many areas of Shariatpur where research is not conducted. More research is required in that area to find out about actual problems so that the government can adopt effective policy for this area's development.
- NGOs should increase their education, awareness Program in order to make microcredit effective
- Microcredit is insufficient to transform the fate of women. The patriarchal social structure and social reorientation of society must be altered.
- Microcredit without training is not sustainable. Proper training needs to be provided by NGOs to the poor women that will help them to become self-reliant.

- NGOs should make their rules and regulations more flexible and dynamic for the welfare of people
- NGOs' management committee should appoint experienced, trained personnel as employees of their organization.
- The microcredit regulatory authority and the NGO affairs bureau should play a significant role in eradicating corruption and mismanagement from the NGO sector.

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