

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

I  
J  
R  
C  
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

*Indexed & Listed at:*

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)],

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2592 Cities in 161 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

**CONTENTS**

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE EFFECT OF LEADERSHIP STYLES ON THE FUNCTIONAL PERFORMANCE OF EMPLOYEES IN PUBLIC INSTITUTIONS (AFIELD STUDY/ IRBID GOVERNORATE) AHMAD SALEH AL-HAZAYMEH	1
2.	EFFICIENCY OF INDIAN STOCK MARKET: EVIDENCES BASED ON STOCK SPLITS SULTAN SINGH & KUMARI SAPNA	12
3.	DEALING WITH PROBLEMS AND CHALLENGES OF E-GOVERNANCE IN BANGLADESH KHANDAKER DAHIRUL ISLAM & MOHAMMAD NAZIMUL HOQUE	22
4.	A STUDY OF THE IMPACT OF URBANIZATION ON AGRICULTURE CROPPING PATTERN DR. UMA. H. R & MADHU. G. R	26
5.	LANDSCAPING DISABILITY EDUCATION IN INDIA: A STUDY OF NORTH INDIAN CITY DR. PRATAP THAKUR, DR. SHAVETA MENON & DR. J. S. SAINI	30
6.	ORGANIZATIONAL ROLE STRESS AND JOB SATISFACTION IN BANK OFFICERS: A STUDY DR. D. V. RAMANA MURTHY & MAZHARUNNISA	34
7.	FINANCIAL PERFORMANCE ANALYSIS OF BHARAT PETROLEUM CORPORATION LIMITED DR. V. K. GUPTA, DR. ANIL KUMAR GOYAL & PAWAN KUMAR	39
8.	ACTIVE LEARNING THROUGH THE INTEGRATION OF 3D VIRTUAL ENVIRONMENT I.MUTHUCHAMY & K.THIYAGU	45
9.	A THEORETICAL REVIEW OF LITERATURE ON JOB SATISFACTION DR. KALPANA KONERU & HYMAVATHI CHUNDURI	48
10.	A STUDY ON FACTORS THAT INFLUENCE CUSTOMERS TO ADOPT INTERNET BANKING SERVICES A. MEHARAJ BANU & DR. N. SHAIK MOHAMED	54
11.	NEED OF FINANCIAL INCLUSION FOR INCLUSIVE GROWTH AJAY SIDANA & NEERU SIDANA	59
12.	CEMENT INDUSTRY: SCOPE FOR DIFFERENTIATION ANIL KUMAR PILLAI & DR. SHANTHI VENKATESH	62
13.	WHAT THE INDIAN MUSLIMS THINK ABOUT ISLAMIC FINANCE: AN EMPIRICAL STUDY NISSAR AHMAD YATOO & DR. S.SUDALAIMUTHU	68
14.	STRUCTURAL CHANGE IN EASTERN STATES OF INDIA TINA SINGH	70
15.	INNOVATION AND ENTREPRENEURSHIP IN KNOWLEDGE BASED ECONOMY DR. VIDHU GAUR	74
16.	A STUDY ON SAVING AND INVESTMENT METHODS OF SCHOOL TEACHERS IN BIDAR TALUKA, KARNATAKA SANGASHETTY SHETKAR	78
17.	USE OF INFORMATION AND COMMUNICATION TECHNOLOGY (ICT) PRODUCTS AND SERVICES IN UNIVERSITY LIBRARIES OF TIRUPATI (A.P.): AN ANALYTICAL STUDY Dr. D. KONAPPA	83
18.	EMOTIONAL INTELLIGENCE AND THINKING STYLE IN ORGANIZATIONS: A COMPARATIVE ANALYSIS DR. SOUMYA MISHRA	88
19.	ENTERING INTO INDIAN RETAIL SECTOR PARAMJEET KAUR	97
20.	MEASURING FINANCIAL STRENGTH OF A TEXTILE COMPANY BY 'Z' SCORE MODEL: A CASE STUDY A.S.MANJULAKSHMI	102
21.	ANALYSIS OF RECRUITMENT AND SELECTION PROCESS AT SBI LIFE INSURANCE COMPANY LIMITED P SWETHA	108
22.	STRUCTURAL CHANGE IN WESTERN STATES OF INDIA TINA SINGH	113
23.	PSYCHOLOGICAL WELL-BEING OF NIGERIAN NON-ACADEMIC STAFF AS A CONSEQUENCE OF ATTITUDES TOWARD SAVINGS, MONETARY INVESTMENT AND COOPERATIVE LOANS ARAMIDE, OLUFEMI KUNLE, OMISORE, OLUFUNMILAYO OLASUNBO & ADERIBIGBE, JOHN KOLAWOLE	117
24.	AN OVERVIEW ON THE EXPORTS-IMPORTS TREND IN CROSS-BORDER TRADE THROUGH NATHULA PASS, SIKKIM SANJAYA KUMAR SUBBA & PRAVEEN RIZAL	125
25.	BENEFITS ASSOCIATED WITH BRAND LOYALTY IN THE PURCHASE OF SILK SAREES AMONG WOMEN CUSTOMERS IN THE CITY OF BANGALORE SHEETHAL JOSE & LAKSHMI SHANKAR IYER	129
26.	EFFECT OF PSYCHOSOCIAL FACTORS ON CAREER AND JOB SATISFACTIONS AMONG ADMINISTRATIVE STAFF OF NIGERIAN HIGHER INSTITUTIONS' HOSPITALS ARAMIDE, OLUFEMI KUNLE, ALIM, TALAYO JAMIU & ADERIBIGBE, JOHN KOLAWOLE	139
27.	STATUS, PROBLEMS AND PROSPECTS OF REMITTANCE INFLOW IN BANGLADESH MOHAMMAD OMAR FARUK & ROKSHANA ALAM	147
28.	AN EMPIRICAL STUDY ON ATTITUDE AND KNOWLEDGE OF UNIVERSITY STUDENTS TOWARDS ENTREPRENEURS AND ENTREPRENEURSHIP: PERSPECTIVE OF BANGLADESH RAKIB AHMED & TANUZA NATH	154
29.	ANALYSIS OF THE EFFECTS OF MICRO CREDIT ON RURAL HOUSEHOLD INCOME: EVIDENCE FROM RURAL MICROFINANCE PARTICIPANTS IN EASTERN TIGRAY, ETHIOPIA HAFTOM BAYRAY, KAHSAY	159
30.	SICKNESS IN MICRO, SMALL AND MEDIUM ENTERPRISES IN INDIA: AN OVERVIEW JAINENDRA KUMAR VERMA	164
	REQUEST FOR FEEDBACK	167

## CHIEF PATRON

**PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur  
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)  
Chancellor, K. R. Mangalam University, Gurgaon  
Chancellor, Lingaya's University, Faridabad  
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi  
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

## FOUNDER PATRON

**LATE SH. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana  
Former Vice-President, Dadri Education Society, Charkhi Dadri  
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

## CO-ORDINATOR

**DR. SAMBHAV GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

## ADVISORS

**DR. PRIYA RANJAN TRIVEDI**

Chancellor, The Global Open University, Nagaland

**PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

## EDITOR

**PROF. R. K. SHARMA**

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

## EDITORIAL ADVISORY BOARD

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. PARVEEN KUMAR**

Director, M.C.A., Meerut Institute of Engineering & Technology, Meerut, U. P.

**PROF. H. R. SHARMA**

Director, Chhatrapati Shivaji Institute of Technology, Durg, C.G.

**PROF. MANOHAR LAL**

Director & Chairman, School of Information & Computer Sciences, I.G.N.O.U., New Delhi

**PROF. ANIL K. SAINI**

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

**PROF. R. K. CHOUDHARY**

Director, Asia Pacific Institute of Information Technology, Panipat

**DR. ASHWANI KUSH**

Head, Computer Science, University College, Kurukshetra University, Kurukshetra

**DR. BHARAT BHUSHAN**

Head, Department of Computer Science & Applications, Guru Nanak Khalsa College, Yamunanagar

**DR. VIJAYPAL SINGH DHAKA**

Dean (Academics), Rajasthan Institute of Engineering & Technology, Jaipur

**DR. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

**DR. MOHINDER CHAND**

Associate Professor, Kurukshetra University, Kurukshetra

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P.J.L.N. Government College, Faridabad

**DR. SAMBHAV GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

**DR. SHIVAKUMAR DEENE**

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

**DR. BHAVET**

Faculty, Shree Ram Institute of Business & Management, Urjani

***ASSOCIATE EDITORS***

**PROF. ABHAY BANSAL**

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**ASHISH CHOPRA**

Sr. Lecturer, Doon Valley Institute of Engineering & Technology, Karnal

***TECHNICAL ADVISOR***

**AMITA**

Faculty, Government M. S., Mohali

***FINANCIAL ADVISORS***

**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

***LEGAL ADVISORS***

**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

**CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

***SUPERINTENDENT***

**SURENDER KUMAR POONIA**

## CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript anytime** in ***M.S. Word format*** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

### 1. **COVERING LETTER FOR SUBMISSION:**

DATED: \_\_\_\_\_

**THE EDITOR**  
IJRCM

**Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF**

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

**DEAR SIR/MADAM**

Please find my submission of manuscript entitled '\_\_\_\_\_ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

#### **NAME OF CORRESPONDING AUTHOR:**

Designation:  
Affiliation with full address, contact numbers & Pin Code:  
Residential address with Pin Code:  
Mobile Number (s):  
Landline Number (s):  
E-mail Address:  
Alternate E-mail Address:

#### **NOTES:**

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:  
**New Manuscript for Review in the area of** (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

**INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
  - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
  - Use (ed.) for one editor, and (ed.s) for multiple editors.
  - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
  - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
  - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
  - For titles in a language other than English, provide an English translation in parentheses.
  - The location of endnotes within the text should be indicated by superscript numbers.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:****BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

**UNPUBLISHED DISSERTATIONS AND THESES**

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**ONLINE RESOURCES**

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

**WEBSITES**

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

**DEALING WITH PROBLEMS AND CHALLENGES OF E-GOVERNANCE IN BANGLADESH****KHANDAKER DAHIRUL ISLAM****HEAD****DEPARTMENT OF ELECTRONICS AND COMMUNICATION ENGINEERING****SYLHET INTERNATIONAL UNIVERSITY****SYLHET****MOHAMMAD NAZIMUL HOQUE****INSTRUMENT AND CONTROL ENGINEER****LAFARGE SURMA CEMENT LTD.****SYLHET****ABSTRACT**

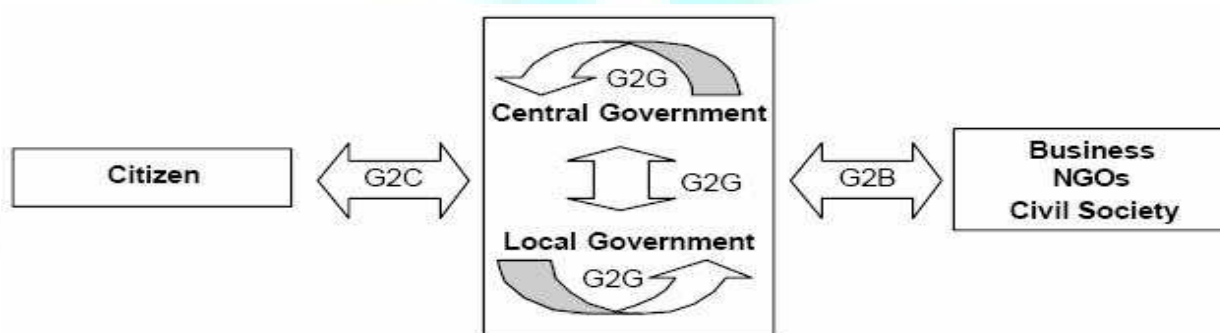
In the recent era, the application of Information & Communication Technology (ICT) in the Government of Bangladesh has got a remarkable development, though it still is in its vestigial stage. Reforming public administration organizations and delivering an efficient and cost effective service are one of the staple concerns of Government, since Government has been observing the utmost development in ICT sector around the world for years. E-governance is the effective use of Information & Communication Technology (ICT) that tends to improve the system of governance. It is a network of organizations to include government, nonprofit and private sector entities that hopes to provide better services to the citizens. Lately Bangladesh has given high priority in applying e-Governance, as the country realizes it to be the only mean of scattering Information Technology to the common people. Developments in e-Governance will provide better opportunities to exploit the power of Information and Communication Technology (ICT) in order to get the way of governance reactive, inexpensive, and all-embracing. To date, various technologies have been applied to support the unique characteristics of e-government, including electronic data interchange, interactive voice response, voice mail, email, web service delivery, virtual reality, and key public infrastructure. This paper will discuss about the basic problems and visual percepts of e-Governance in Bangladesh.

**KEYWORDS**

Information and Communication Technology, e-Governance, network, problems, development.

**1. INTRODUCTION**

The word governance derives from the Greek verb **kubernáo** which means to steer and was used for the first time in a metaphorical sense by Plato. It then passed on to Latin and then on to many languages. In current usage, to govern means to steer, to control, and to influence from a position of authority. Good governance is perhaps the single most important factor in eradicating poverty and promoting development. Governance is the act of steering social systems. It is a process by which organizations are directed, controlled, and held to account to their society. It relates to decisions that define expectations, grant power, or verify performance. It consists of either a separate process or part of management or leadership processes. These processes and systems are typically administered by a government. It is a collection of systems and processes which are concerned with ensuring the overall direction, effectiveness, supervision and accountability of an organization. It involves a new fashion of leadership, new mean of debating and deciding policy and investment, new mode of accessing education, new room of listening to citizens and new manner of organizing and delivering information and services. It is the application of information and communication technologies (ICT) to transform the efficiency, effectiveness, transparency and accountability of informational and transactional exchanges with in government, between govt. and govt. agencies of National, State, Municipal and Local levels, citizen and businesses, and to empower citizens through access and use of information. In other words e-Governance is the implementation and delivery of government services through the information communication technology to provide Transparent, Effective, Efficient, Responsive and Accountable governance to the society [1].

**FIGURE 1: MODEL OF e-Governance**

Good governance has eight major characteristics for the effective and efficient governance. They are Participation, Transparency, Effectiveness and efficiency, Responsiveness, Accountability, Equity and inclusiveness [2]. If all these properties revolve around the ICT will explain innovative definition of e-governance as in figure1. This means e-Governance has all the above properties as well as innovative Information and communication Technology for the effective and efficient governance in any sector which assures that corruption is to be minimized, the views of minorities are taken into account and that the voices of the most vulnerable in society are heard in decision-making. It is also responsible to the present and future needs of society. A conceptual model for e-Governance is shown in figure-1 which explains about the interrelation between citizens, government and the services accessed by the citizen's through information and communication technology followed by the major characteristics of good governance.

**2. OBJECTIVES**

Specific objectives of this research are:

- Identification of problems of current system
- Challenges to be faced in terms of E-governance
- Possible solutions.

### 3. METHODOLOGY

Step-by-step methodologies of the research are:

- Extensive study on respective field  
Through deeper study of the current field has favored a lot in doing research. It is knowledge that helps understanding different situations.
- Field survey  
This survey helped analyzing various information regarding e-Governance.
- Statistical analysis
- Regional comparison of the implementation of e-Governance.

### 4. MISCONCEPTIONS OF E-GOVERNANCE

- E-Governance is not a process that intends to change the system of government and interpersonal relationships.
- E-Governance is not a way that limits to computerize the governmental system only.
- E-Governance is not about to convert all the paper based documents to e-document.
- E-Governance is not to put the security and confidentiality of the government into danger.

### 5. COMPONENTS OF E-GOVERNANCE

It needs to have the clear concept of e-Governance first. For the betterment of understanding, it needs to go through the various components of e-governance. There are three major components of e-Governance, introduction of which are stated below:

#### 5.1. Government to Citizen (G2C)

G2C is the communication link between a government and private individuals or residents that is it involves interaction of individual with the government. Such G2C communication most often refers to that which takes place through Information and Communication Technologies (ICTs), but can also include direct mail and media campaigns. G2C can take place at the federal, state, and local levels. G2C stands in contrast to G2B, or Government-to-Business networks. As an example, a candidate is willing to download an application form for a government job from a relative site.

#### 5.2. Government-to-Government (G2G)

G2G stands for Government to Government, describing internal or external Government to Government data communications. G2G is the online non-commercial interaction between Government organizations, departments, and authorities and other Government organizations, departments, and authorities. Its use is common in the UK, along with G2C, the online non-commercial interaction of local and central Government and private individuals, and G2B the online non-commercial interaction of local and central Government and the commercial business sector.

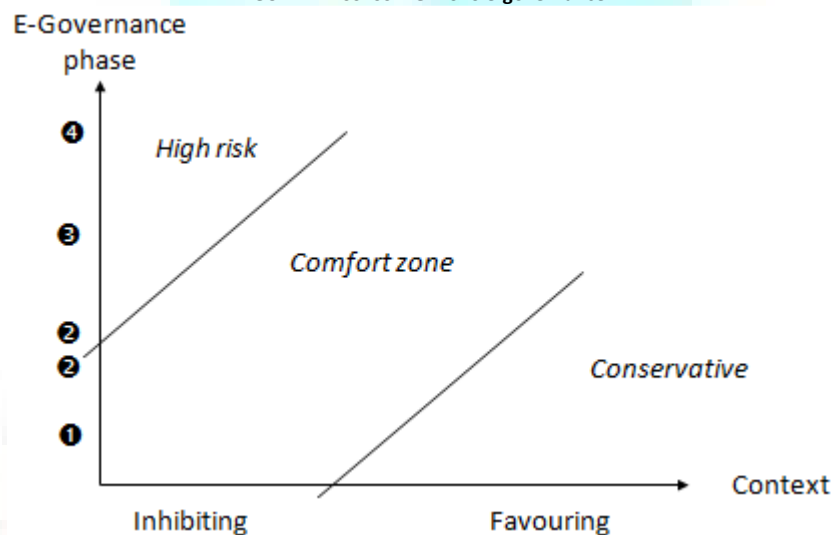
#### 5.3. Government-to-Business (G2B)

**Government-to-Business** is the online non-commercial interaction between local and central government and the commercial business sector, rather than private individuals (G2C), with the purpose of providing businesses information and advice on e-business 'best practices'.

### 6. SUCCESS FACTORS OF E-GOVERNANCE

A lot of retardants exist against the success of e-governance in developing countries. It is difficult to identify main one, because a number of aspects appear as basic predicament of Good Governance. Those work as a collection, for which it is really tough to identify the main inhibitor. The risk of implementing e-governance is thus a fact and is unavoidable. Only the solution is in a certain phase and in the context of possible success (and fail) factors.

FIGURE.2: ASSESSING RISKS e-governance



The following aspects have to be taken into account when examining the risk of implementing e-governance solutions:

- Political stability (elections, democracy)
- Level of trust in Government (perception of service levels)
- The importance of Government identity (fragmentation or integration)
- Economic structure (education, agriculture, industry or service)
- Government structure (centralised or decentralised)
- Different levels of maturity
- Constituent demand (push or pull)

### 7. E-GOVERNANCE IN BANGLADESH

High level of internet penetration is a must for the development of ICT. The latest statistics (ITU 2007) revealed that internet penetration is only 0.3% in Bangladesh, whereas the rate is 7.3 and 5.3% respectively in India and Pakistan [3]. According to ITU 5,570,535 Internet users as of Dec, 2011; 3.5% of the population. Following is the table showing Internet Usage and Population Statistics:



TABLE 1: INTERNET USAGE AND POPULATION STATISTICS

Year	Users	Population	% User	GDP (\$)	Source
2000	100,000	134,824,000	0.1 %	N/A	ITU
2007	450,000	137,493,990	0.3 %	466	
2009	556,000	156,050,883	0.4 %	574	
2010	617,300	158,065,841	0.4 %	624	
2011	5,501,609	158,570,535	3.5 %	700	

Note: Per Capita GDP in US dollars, source: International Monetary Fund.

Honorable Prime Minister herself has put great emphasis on identifying challenges in the implementation of nation-wide E-Governance and on initiating pilot projects in various sectors of the government through a project called the Support to ITC Task Force (SICT). Ministry of Finance has customized software for budget planning, sensitivity analysis, impact analysis, financial projections and various reports. Besides this, National Board of Revenue is computerizing the revenue budget procedure. The following area are also noted:

- a. Both Dhaka and Chittagong Stock Exchange are highly computerized and networked, allowing citizens to trade with much more ease than before.
- b. Ministry of Science and ICT creating web-sites containing information about various ministries.
- c. Ministry of Communication provides online searchable database of contractor’s tenders and created a Project Monitoring System for tracking progress of the projects.

The Southern Asian region remains far below the world average and is the lowest ranking region in Asia. The Maldives (0.4491) continues to lead this region, followed by Sri Lanka (0.4244) and Iran (0.4067). Bangladesh has improved on its web measurement in the enhanced and interactive stages [4].

The following table draws out the facts:

TABLE.2: E-GOVERNANCE READINESS FOR SOUTH ASIA

Country	2008 Index	2005 Index	2008 Ranking	2005 ranking
Maldives	0.4491	0.4321	95	77
Sri Lanka	0.4244	0.3950	101	94
Iran (Islamic Rep. of)	0.4067	0.3813	108	98
India	0.3814	0.4001	113	87
Pakistan	0.3160	0.2836	131	136
Bhutan	0.3074	0.2941	134	130
Bangladesh	0.2936	0.1762	142	162
Nepal	0.2725	0.3021	150	126
Afghanistan	0.2048	0.1490	167	168
<b>Region</b>	<b>0.3395</b>	<b>0.3126</b>		
<b>World</b>	<b>0.4514</b>	<b>0.4267</b>		

e-Governance is a way to solve the social as well as economical problems exist in the developing countries like Bangladesh. If a small fraction is spent on technology, namely to streamline the processes, it will really boost the domestic tech industry [5]. The above table represents the growth of acceptability of e-Governance in Bangladesh is quite improving.

**8. CHALLENGES OF E-GOVERNANCE IN BANGLADESH**

Corruption in the public sector has significantly fallen in Bangladesh once it tempts to adopt electronic system in its many working areas. A survey in India shows that the states, where e-governance has been established even partially, the corruption rate has dramatically come down. The survey found that in Kolkata and Mumbai, due to adoption of e-Governance, the corruption rate declined, in some of the public sector organizations, to 19 per cent and 18 per cent compared to 51 per cent and 38 per cent respectively in 2000. In Bangladesh, computerization of Railway Reservation System, black-marketing of tickets has significantly gone down [6].

- Limited time to plan
- Lengthy process for Legal Framework to support E-Governance
- Insufficient telecom infrastructure to support E-Governance
- Unaffordable Internet services for private sector & citizens
- Limited ICT human capacity to support E-Governance

For a least developed country (LDC) like Bangladesh, funding is the main challenge. E-Governance is very capital intensive and no donor or consortium of donors can fully fund for the establishment of e-Governance. Private sector is a major beneficiary of e-Governance through increased access procurements and e-services. So they can play a major role in funding for yielding facilities in subsidizing e-Governance products.

**9. E-GOVERNANCE: MAJOR CHALLENGES WITH PROBLEMS IN BANGLADESH**

Most of the people are poor in the countries like Bangladesh. The overall infrastructures here are not up to the mark. Under this critical condition, it is very difficult to render government services to the people. In the following sections a number of reasons for this are stated:

- a. **Poverty:** Internet access is too expensive for the poor in developing countries like Bangladesh. The setup cost becomes too high in suburb areas in Bangladesh. Installing the necessary telephone lines needed for internet or email access is equally unaffordable in most poor countries. Here, each telephone connection likely cost as much as BDT30,000 in urban areas and BDT70,000–80,000 in villages, which is unaffordable by most of the low income families. It is also very expensive to gain internet access in Bangladesh. It is seen that it costs about BDT25 per hour in cities and BDT150 per hour in rural areas.

TABLE 3: ICT USAGE IN VARIOUS COUNTRIES

Countries	PC/100	Telephone/100	Internet/100
Bangladesh	0.4	0.625	0.3
India	2.76	3.37	6.93
Canada	94.58	55.48	76.77
UK	81.21	55.43	66.15
USA	79.89	55.35	71.94
Australia	75.70	47.05	54.19
Singapore	72.61	41.91	69.99
New Zealand	54.15	40.83	80.41

Source: International Telecommunication Union, World Telecommunication/ICT Indicators 2008 and <http://www.btcl.gov.bd/profile/profile.htm>

- b. **Technical Illiteracy:** There is general lack of technical literacy as well as literacy in countries like Bangladesh, the correlation between education level and use of electronic means or Internet and other ICT means are quite significant, for instance about usage of ICT is given above in the table (Table.1) [7].

- c. **Dominance of English Language:** The potency of English on the internet tightens the access of non-English-speaking population. It is found that of all the web pages in the world, about 84 percent are in English followed by 4.5 percent in German, 3.1 percent in Japanese, 1.8 percent in French, 1.2 percent in Spanish, 1.1 percent in Swedish, 1 percent in Italian and less than 1 percent in all other languages [8]. Due to such overwhelming dominance of English over these communication channels, computers and the internet are quite useless in villages, and the use of local languages does little to alleviate the problem due to the poor literacy level mentioned earlier.
- d. **Unawareness:** There is general lack of awareness regarding benefits of e-governance as well as the process involved in implementing successful G-C, G-G and G-B projects. The administrative structure is not geared for maintaining, storing and retrieving the governance information electronically.
- e. **Inequality:** Inequality in gaining access to public sector services between various sections of citizens, especially between urban and rural communities, between the educated and illiterate, and between the rich and poor.
- f. **Impediments for the Re-Engineering Process:** Implementation of e-governance projects requires lots of restructuring in administrative processes, redefining of administrative procedures and formats which finds the resistance in almost all the departments at all the levels.

Besides the above, the following issues are also too significant in consideration to the challenges of establishing e-governance:

- Inadequate ICT infrastructure within the government
- Govt. officials are very less in accessing ICT
- Mere application of IT system
- Lack of incentive structure of government officials
- Absence of the participations of society, public and private sectors
- Deficiency of adequate training program
- Less competent IT maintenance
- Insufficiency of sustainability of IT system
- Frequent and atypical transfer of government functionaries
- Few ownership if IT system

The psychology of government servants is quite different from that of private sectors. Traditionally the government servants have derived their sustenance from the fact that they are important repositories of government data. Thus any effort to implement Documents Management and workflow technologies or bringing out the change in the system is met with resistance from the government servants.

## 10. PROSPECTIVE FACILITIES

- a. e-Governance will able to provide the government services to the common man in a very cost effective manner.
- b. The citizens of Bangladesh could access number of facilities and information from one stop shop at a very nominal cost by using e-Governance.
- c. Online availability of complete vehicle information will help selling and purchasing of vehicle, transfer of vehicle, address modification etc. this process would become very fast and easy.
- d. Collection of fee and taxes of registration, license, and permit would be fast and efficient also. Thus e-Governance would minimize the corruption.
- e. Farmers will be benefited through providing the appropriate price for their crop. This would minimize the role of mediators and yield very fast and easy access of various types of forms, land records etc.
- f. Villagers could participate in the decision making of various functioning bodies for their welfare through e-governance.

## 11. SUGGESTIONS

It is a must to build a superb consensus with all interested people to get champions in all sectors. The private sector can play an important role in this respect. They have sufficient funds and are able to influence different stakeholders along with the government itself to support E-Governance. It needs to pay close attention to the various office of the government like the office of the President, Ministries of Telecom, and Education etc. for emphasizing the organic or functional relation among the parts as a whole. Today, public servants must have to be encouraged and trained well in order to be familiar with the tools and languages of ICT. Such initiatives of the Bangladesh government must have to take, so that the commitment of political leadership and the enthusiasm of private entrepreneurs too are met with the public demands. Infrastructure development and met the transfer of technology must have to be done throughout the country in order to disseminate technological along with general knowledge. And remote areas of the country should be given highest priority.

## 12. CONCLUSION

Since its independence in 1971, Bangladesh has not been able to develop its poor infrastructure. Moreover it has to fight against poverty, illiteracy problems, corruption and many other problems. Though Bangladesh has taken a number of e-governance projects. Effective promotion schemes by the government will also a boosting factor to provide quality services to their citizens, which means there is huge potential for the development of e-governance in various sectors. It can be said that e-Governance is the key to the "Good Governance" for the developing countries like Bangladesh to minimize corruption, provides efficient and effective or quality services to their citizens. This paper concludes that e-government preparation in Bangladesh is still in its primary stages. It has not yet fulfilled what actually the time demands due to technical, infrastructural, and political obstacles. A well-coordinated effort of political leadership, bureaucrats, and private entrepreneurs could surely facilitate the desired development in the ICT sector. This will help accelerate the implementation and presence of e-government in Bangladesh.

## 13. REFERENCES

1. Deepak Ghaisas, 2007, [<http://egovindia.wordpress.com/2007/04/22/National-Policy-on-egovernance-required>]
2. Dr. Sanjay Kumar Dwivedi, Ajay Kumar Bharti, Journal of Theoretical and Applied Information Technology, 2010, [www.jatit.org](http://www.jatit.org).
3. Global Information and Technology Report 2008-09 World Economic Forum: International Telecommunication Union, World Telecommunication/ICT Indicators 2008 (September 2008 update)
4. Norris, Pippa 2001, Digital Divide? Civic Engagement, Information Poverty and the Internet in Democratic Societies. Cambridge: Cambridge University Press.
5. OECD e-book Citizens as Partners - Information, Consultation and Public Participation in Policy-Making [<http://www.oecd.org/publications/ebook/4201131E.Pdf>]
6. The Daily Star, Wednesday, May 30, 2012, Bangladesh. <http://www.thedailystar.net/newDesign/news-details.php?nid=121567>
7. The Financial Express, Dhaka, Sunday April 26 2009, <http://www.thefinancialexpress-bd.com/2009/04/26/64847.html>
8. UN E-Government Survey 2008, from E-Government to connected governance, Department of Economic and Social Affairs Division for Public Administration and Development Management.

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Computer Application and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

