

## Bridging the Gap between Educational Needs for Development and Current Education Systems in Sylhet

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### Abstract

Education builds a nation. National development highly depends on Education. Education is the main component to execute the vision of the nation. The Global scenario of socio-economic development is changing while knowledge supplants physical capital as the source of present (and future) wealth. Sylhet is far better than other divisions of the country in terms of potentiality of educational, social, economic development but its current educational position is not so satisfactory at all. Basic reasons for underdevelopment of Sylhet are mismatching its needs and traditional development systems and its impact may hinder future development of the Sylhet though it has abundant unique resources. This paper reveals the current situation of the education development of Sylhet and key indicators of the underdevelopment of the region developed by the FGD and expert opinion and field survey. It also focuses how the Sylhet will come out from current hindrance and FGD suggestion for improvement of Sylhet.

**Key words:** education, development, knowledge

### 1.1 Introduction:

Education is the learning of knowledge, information and skills during the course of life. In Oxford Dictionary, "Education refers to the process of training and instruction especially of children and young people in schools, colleges, etc. which is designed to give knowledge and develop skills." Education is a broad concept, referring to all the experiences in which students can learn something. Alternative education, also known as non-traditional education or educational alternative, is a broad term that may be used to refer to all forms of education outside of traditional education (for all age groups and levels of education). Webster defines education as the process of educating or teaching (now that's really useful). Education is of paramount importance to a nation. It is the quality of education that shapes the long term prosperity and well being of both nations and their people (Uddin A. M., 2000). Education is a vehicle of social progress and socio economic transformation. It is the process by which people acquire knowledge, skills, habits, values or attitudes. The word 'education' is also used to describe the results of educational process. It is conceived to be an on going process (Begum R, 2008). In Bangladesh, secondary education is one of the most important and biggest sub-sectors in education having huge number of institutions and teachers. The rate of enrolment in secondary sub-sector increased significantly in last decade but in terms of quality, it is not up to the mark. As mentioned by National Curriculum and Textbook Board (NCTB). Too many of our young people are dropping out of school each year. Too many are not going on to the next year. Too many of them are not able to be present for the Board examinations.

The educational attainment of a population relates to people capacity to use knowledge which leads to economic growth of a country (World Development Report, 1999). It is essential for any levels of the human life (Himel, 2009). Bangladesh is low educated country within a developing nation of Asia while Sylhet division holds lowest education rate among all divisions in Bangladesh (The daily Prothom Alo, 2007). Surprisingly in the birth of Pakistan in 1947, education rate of Sylhet district was as double as rate of East Pakistan which is 22% while East Pakistan holds only 11% (Himel, 2009). At that time most of the educated people worked in top level of civil and defense services. Even now days, many people of Sylhet region worked in different bureaucratic and extraordinary job in different top levels government bodies which is satisfactory level compare with the current educational position of Sylhet region. In every year many of the students drop out in the primary, secondary level, and higher secondary level which is alarming case for this regional development. Sylhet is the number one position in case of drop out students in secondary level (The daily Samakal, 2008). Competitiveness of education system depends on the stable growth of education rate, commitment to the education and strategic plan for them. So, competitiveness education cannot be ensured within a short period its required long term plan for ensuring growing education rate and quality education system for the region. The study will broaden the knowledge of the relevant fields. From the study the possible initiatives that could be taken for improving the education system

with the vision 2020 that Bangladesh will have much greater diversity of provision and targets of skill training (World Bank Report, 2000) and finally a conclusion will be drawn suggesting some recommendations for effective and efficient education systems for developing Sylhet as a branded division in Bangladesh in case of educational competency.

## 2.0 Rationality of the Study:

Education is imperative factor for development while its competitiveness is the indicator or strength of the country's overall development. Many developed country achieved their success depends on its quality of education. Bangladesh is far behind from the developed nation because of education deficiency. Sylhet is geographically advantageous position in Bangladesh because of its abundant natural resources and huge numbers of Human resources are working in different countries and earn huge foreign currency but their education efficiency yet not proved. So there is a scope to study in this field. Again, this study will assist to the policy maker of education and research sector to develop their strategic plan on future progress. Again it will help to the next researcher in this line to identify the problems and policy suggestions in this regard.

## 3.0 Objectives of the study:

The major objective of the study is to assess education needs and current education systems in Sylhet.

The specific objectives of the present study were to -

- understand the scenario of overall educational development in Sylhet as well as in overall Bangladesh;
- evaluate unique problems and prospects of the education sector in Sylhet;
- provide recommendations for overall development of educational systems for bridging the gap between current needs and development of Sylhet as well as to promote branding sylhet in educations which is first ever in Bangladesh.

**Table-01: Type of methods was used to achieve objectives:**

Objectives	Method
Assessment of needs and current education systems	Empirical data analysis
Understanding overall educational development	Secondary survey
Evaluate unique problems and prospects of the education sector.	Primary and Secondary survey
Provide recommendations	Empirical data analysis

## 4.0 Methodology of the study:

**4.1 Research methods:** The study followed both qualitative and quantitative approach to collect information from the target respondents about the bridging the gap between needs for educational development and current education systems of Sylhet. The following techniques were used to conduct the study:

- Expert opinion
- Observations
- Secondary survey

The expert opinion and observations was applied for qualitative study. The quantitative approach will be used for secondary survey. Hypotheses were developed for measuring relationship between current educational needs and output of existing educational development. Five point rating scales were used to analyze comments of different experts (employer, head of institution, doctor, IT expert etc.) about the current needs and development of education system in sylhet.

**4.2 Study area:** The present study will cover whole Sylhet division.

**4.3 Sample design:** In designing sample the convenience sample method will be adopted. The study is local based. So a small number of sample units were taken considering the time and cost. For testing the validity of the collecting data from the individual level a sizable number i.e. 300 respondents were considered from the different groups of students, teacher, parents, business man, professional, policy makers from two upazila (Sadar and one from rest) from each district of Habiganj, Moulubi Bazaar, Sylhet, and Sunamgang.

**4.4 Collection of Data:** To conduct the study necessary data were collected through two methods:

- (i) Open ended discussion with the focus groups i.e. qualitative survey; and
- (ii) A structured questionnaire for the quantitative survey.

**4.5 Analysis of Data:**

The collected data will be analyzed through some statistical techniques e.g. table, percentage, charts, graphs and correlation and z-test.

**4.6 Expert opinion:**

A total of 10 representatives in 10 different areas like Doctor, University teacher, College teacher, School Teacher, IT expert, Businessman, policy maker etc. were asked from different dimensions of educational needs and development in Sylhet.

## **5.0 Educational Scenario of Bangladesh:**

Three and half decades earlier when Bangladesh emerged as an independent nation it was still a country dependent on agriculture. Agriculture produced about 60 percent of the countries GDP and bulk of its labor force relied on agriculture for their livelihood. During the eighties and nineties, Bangladesh, has seen an incredible transformation of its economy and society. It has done well in the management of natural disaster, sanitation, population control, women empowerment and literacy enhancement. However it could not assure development and sustenance of a good higher education system for its people. In 1971 the new born country inherited a system of higher education which primarily functioned in dual mode. The general and technical and vocational education was imparted through colleges, institutes and universities and was controlled by the government. The government through its agencies and ministries monitored the development, management and progress of this education. Both English and Bangla were used as mediums of instruction in these institutions of higher learning (Mannan A, 2008). The present education system of Bangladesh may be broadly divided into three major stages, viz. primary, secondary and tertiary education. Primary level institutions impart primary education basically. Junior secondary/secondary and higher secondary level institutions impart secondary education. Degree pass, degree honours, masters and other higher-level institutions or equivalent section of other related institutions impart tertiary education. The education system is operationally categorized into two streams: primary education (Grade I-V) managed by the Ministry of Primary and Mass Education (MOPME)) and the other system is the post-primary education which covers all other levels from junior secondary to higher education under the administration of the Ministry of Education (MOE). The post-primary stream of education is further classified into four types in terms of curriculum: general education, madrasah education, technical-vocational education and professional education (BANBEIS, 2009). Today Bangladesh has 25 public universities where 12,41,352 regular students study at different levels from undergraduate to post-graduate. This includes those studying in 1175 affiliated colleges ( 8,55,744) under the National University. (UGC. 2006. p130). There are also 51 professional Colleges (Medical, Dental, Law, Polytechnic etc) where 82,000 students study. (GOB, Statistical Pocket Book. 2006)

**Table-02: Students in secondary and Higher secondary level**

Year	SSC		HSC		Drop out	
	Appeared	Passed	Appeared	Passed	Total	%
2006	784815	466732	412024	263358	54708	11.72
2007	792165	454455	431835	277523	22620	4.98
2008	743609	526576	496139	371382	30437	5.78
2009	798089	537878	489102	344485	48776	9.07

Source: Adopted from BANBEIS database

**Table-03: Institution in different level and its students and teacher**

Year	No. Primary School	No. of Students	No. of teachers	No. of secondary School	No. of Students	No. of teachers	No. of College	No. of Students	No. of teachers
2000	76809	17667985	309341	15720	7646885	174146	2427	686139	61415
2006	82020	16385847	344914	18500	7398552	238158	3277	820810*	83951*

\* Data of the year 2008

Source: Adopted from BANBEIS database

## 6.0 Scenario of Educational Position of Sylhet Region:

Generally sylhet is far behind from educational development compare with other parts of Bangladesh. In the sylhet division only 810 education institution in secondary level out of 18700 which is only 4% of total. At the same time number of college students and number institution again around 4% of total college students in Bangladesh. So rate education in Sylhet is lower than any other division in Bangladesh (BANBEIS, 2007). Drop out rate in higher secondary level in Sylhet also higher than other division of Bangladesh. Again ratio of secondary and college students to total population 16:1 while in sylhet this ratio is 22:1. Literacy and educational institutions Average literacy 27.9%; male 33.7%, female 21.8%. Educational institutions: university 1, medical college 4, polytechnic institute 4, teacher's training college 5, government college 19, non-government college 78, law college 2, vocational training institute 2, government high school 21, non-government high school 622, junior high school 37, primary school 5016, madrasa 402, satellite school 108, community school 68 and music school 7 (Bangla pedia, 2006).

On the contrary incidence of poverty in Sylhet division is the lowest of all division which is only 28.04% but in rajshahi (61.6%) and sylhet also recognized as maximum foreign remittance earner division in the Bangladesh.

## 7.0 Hypothesis:

H<sub>0</sub>: Lack of Quality teaching staff has no impact on educational development and overall development of Sylhet.

H<sub>1</sub>: Lack of Quality teaching staff has an impact on educational development and overall development of Sylhet.

H<sub>0</sub>: Deficiency of suitable educational environment has no impact on educational development and overall development of Sylhet.

H<sub>1</sub>: Deficiency of suitable educational environment has no impact on educational development and overall development of Sylhet.

H<sub>0</sub>: Limited suitable courses for development of Sylhet (e.g : Haor management, Fisheries etc.)has no impact on educational development and overall development of Sylhet.

H<sub>1</sub>: Limited suitable courses for development of Sylhet (e.g : Haor management, Fisheries etc. has an impact on educational development and overall development of Sylhet.

H<sub>0</sub>: Lack of understanding and familiarity on Technical and Vocational education has no impact on educational development and overall development of Sylhet.

H<sub>1</sub>: Lack of understanding and familiarity on Technical and Vocational education has an impact on educational development and overall development of Sylhet.

H<sub>0</sub>: Lack of proper development of IT education has no impact on educational development and overall development of Sylhet.

H<sub>1</sub>: Lack of proper development of IT education has an impact on educational development and overall development of Sylhet.

H<sub>0</sub>: Low percentage of investment in education sector has no impact on educational development and overall development of Sylhet.

H<sub>1</sub>: Low percentage of investment in education sector has an impact on educational development and overall development of Sylhet.

H<sub>0</sub>: Lack Placement facilities has no impact on educational development and overall development of Sylhet.

H<sub>1</sub>: Lack Placement facilities has an impact on educational development and overall development of Sylhet.

H<sub>0</sub>: High inclination of students to go overseas countries has no impact on educational development and overall development of Sylhet.

H<sub>1</sub>: High inclination of students to go overseas countries has an impact on educational development and overall development of Sylhet.

### 8.0 Result and Discussion:

From the descriptive statistics of the we found that most of the respondents about 83% agree or strongly agree on the statement that lack quality of teaching staff lead low educational development of Sylhet (Appendix -1, Table –A2). Again 83% of interviewee replied that lack of suitable educational infrastructure is another key variable that lead under development of education sector in Sylhet. Like wise most of the selected variable got mean score around 2.8 or above out of 4.00 which indicate the each individual variable is supported by the most of the respondents (Table -04). Parent attitudes of income generation and student’s earning attitudes are most important factors of high drop out rate after higher secondary and low development of education in Sylhet. (Table – A12 & A13).

**Table: 04 - One-Sample Statistics**

Variable	N	Mean	Std. Deviation	Std. Error Mean
QTS	300	2.93	.965	.056
EE	300	2.93	.999	.058
SCD	300	2.73	.965	.056
ITE	300	2.83	.861	.050
FTE	300	2.77	.845	.049
EVE	300	3.00	.634	.037
SPF	300	3.13	.886	.051
IES	300	2.53	1.058	.061
EPR	300	2.33	1.013	.058
PAI	300	2.87	1.206	.070

### 9.0 Result of Hypothesis:

From the analysis of the surveyed data it is indicated that all the developed null hypothesis are rejected and alternative hypothesis are accepted as the t values of the one sample test not within the lower and upper limit under 95% confidence interval of the Difference (Table-04). So we conclude that Lack of Quality of Teaching

Staff, Lack of educational environment, limited suitable courses of Development in Sylhet, Lack of Information Technology education, lack of familiarity of technical and vocational education, shortage of placement facilities, low investment in education sector, Shortage local policy makers, shortage of educational experts and high inclination to go overseas is the key reasons for low educational development in Sylhet.

**Table: 05 -One-Sample Test**

Variable	Test Value = 2					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
QTS	16.745	299	.000	.933	.82	1.04
EE	16.175	299	.000	.933	.82	1.05
SCD	13.157	299	.000	.733	.62	.84
ITE	16.764	299	.000	.833	.74	.93
FTE	15.708	299	.000	.767	.67	.86
EVE	27.340	299	.000	1.000	.93	1.07
SPF	22.158	299	.000	1.133	1.03	1.23
IES	8.731	299	.000	.533	.41	.65
EPR	5.701	299	.000	.333	.22	.45
PAI	12.450	299	.000	.867	.73	1.00

From total variance explanation it is cleared that 80% respondents reply and emphasize on first six variables of the total variables. So we have to focus on first six variables for ensure our goals to develop educational sector of sylhet division (Appendix-3)

### 10.0 Recommendations:

From the FGD discussion it was found that many of the expert in different areas place their ideas more or less same in different aspects as a common phenomena other than their specialized for underdeveloped of sylhet.

*Table 4: Suggestion for or minimizing the Gap between present education needs and development of education systems in sylhet:*

S.N.	Recommendations	No. of Respondents	Percentage
01	Establish educational institutions	05	50%
02	Improve quality of education private as well as public sector	09	90%
03	Introduce new subjects in university level considering needs of sylhet region	10	100%
04	Create joint investments for educational institution by NRBs	09	90%
05	Create placement opportunities through SMEs development	10	100%

06	Create awareness of policy maker, chamber of commerce, Sylhet.	08	80%
07	Create investment in IT sector	08	80%
08	Create awareness on Technical education	08	80%
09	Create awareness on Vocational education		
10	Create exchange program with foreign educational institution with local institution	05	50%
	Average score	8.07	80.7%

From the above discussion it is very much understandable that ratio of education institution in sylhet not as much as population. GO's, NGO's, and privately every educated people has to be conscious for create awareness among all people in the society in Sylhet. Educational environment, quality of teaching staffs have to be ensured, suitable courses for Development in Sylhet have to introduce in universities or private institutions, Focused should be concentrated on Information Technology education, technical and vocational education. So by this process gap between educational needs for development and current education systems in Sylhet will be minimized.

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## Appendix-01

**Table –A: List of Variables**

Short Form	Variable Name
QTS	Lack of Quality of Teaching Staff
EE	Lack of educational environment
SCD	Limited suitable courses of Development in Sylhet
ITE	Lack of Information Technology education
FTE	Lack of familiarity in technical and vocational education
EVE	Lack of familiarity in vocational education
SPF	Shortage of placement facilities
HDR	High Drop out rate
IES	Low investment in education sector
EPR	Limited Exchange program
EAS	Earning attitudes rather than study
PAI	Parents attitudes on generate income by the child
SLP	Shortage local policy makers
SEE	Shortage of educational experts
SIO	High inclination to go overseas

**Table –A1**

### Descriptive Statistics

	QTS	EE	SCD	ITE	FTE	EVE	SPF	HDR	IES	EPR	EAS	PAI	SLP	SEE	SIO <sub>a</sub>	SIO <sub>b</sub>
N	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	260
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	40
Mean	2.93	2.93	2.73	2.83	2.77	3.00	3.13	2.90	2.53	2.33	3.30	2.87	2.80	2.73	.83	2.62
Std. Error of Mean	.056	.058	.056	.050	.049	.037	.051	.050	.061	.058	.054	.070	.048	.047	.022	.150
Std. Deviation	.965	.999	.965	.861	.845	.634	.886	.871	1.058	1.013	.938	1.206	.834	.815	.373	2.42
Skewness	-.989	-1.28	-1.01	-1.57	-1.54	-.79	-.84	-1.33	-1.02	-.31	-1.61	-.77	-.65	-2.08	-1.79	.998
Std. Error (Skewness)	.141	.141	.141	.141	.141	.141	.141	.141	.141	.141	.141	.141	.141	.141	.141	.151
Kurtosis	.121	1.31	.781	2.89	2.72	2.05	.005	2.60	.224	-1.40	2.87	-.613	.068	3.58	1.24	-.761
Std. Error of Kurtosis	.281	.281	.281	.281	.281	.281	.281	.281	.281	.281	.281	.281	.281	.281	.281	.301

**Frequency Table**

**Table –A2 Quality of Teaching Staffs**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	50	16.7	16.7	16.7
	Agree	170	56.7	56.7	73.3
	Strongly Agree	80	26.7	26.7	100.0
	Total	300	100.0	100.0	

**Table –A3 Educational Environment**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	3.3	3.3	3.3
	Disagree	30	10.0	10.0	13.3
	Neither Agree nor Disagree	10	3.3	3.3	16.7
	Agree	170	56.7	56.7	73.3
	Strongly Agree	80	26.7	26.7	100.0
	Total	300	100.0	100.0	

**Table –A4 Suitable of Courses for educational development**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	3.3	3.3	3.3
	Disagree	30	10.0	10.0	13.3
	Neither Agree nor Disagree	40	13.3	13.3	26.7
	Agree	170	56.7	56.7	83.3
	Strongly Agree	50	16.7	16.7	100.0
	Total	300	100.0	100.0	

**Table –A5 Information Technology in education**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	3.3	3.3	3.3
	Disagree	20	6.7	6.7	10.0
	Neither Agree nor Disagree	20	6.7	6.7	16.7
	Agree	210	70.0	70.0	86.7
	Strongly Agree	40	13.3	13.3	100.0
	Total	300	100.0	100.0	

**Table –A6 Familiarity in Technical education**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	3.3	3.3	3.3
	Disagree	20	6.7	6.7	10.0
	Neither Agree nor Disagree	30	10.0	10.0	20.0
	Agree	210	70.0	70.0	90.0
	Strongly Agree	30	10.0	10.0	100.0
	Total	300	100.0	100.0	

**Table –A7 Familiarity in Vocational education**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	10	3.3	3.3	3.3
	Neither Agree nor Disagree	30	10.0	10.0	13.3
	Agree	210	70.0	70.0	83.3
	Strongly Agree	50	16.7	16.7	100.0
	Total	300	100.0	100.0	

**Table –A8 Lack of placement facilities**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	20	6.7	6.7	6.7
	Neither Agree nor Disagree	40	13.3	13.3	20.0
	Agree	120	40.0	40.0	60.0
	Strongly Agree	120	40.0	40.0	100.0
	Total	300	100.0	100.0	

**Table –A9 High Drop out rate**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	3.3	3.3	3.3
	Disagree	10	3.3	3.3	6.7
	Neither Agree nor Disagree	40	13.3	13.3	20.0
	Agree	180	60.0	60.0	80.0
	Strongly Agree	60	20.0	20.0	100.0
	Total	300	100.0	100.0	

**Table –A10 Low investment in education sector**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	20	6.7	6.7	6.7
	Disagree	40	13.3	13.3	20.0
	Neither Agree nor Disagree	30	10.0	10.0	30.0
	Agree	180	60.0	60.0	90.0
	Strongly Agree	30	10.0	10.0	100.0
	Total	300	100.0	100.0	

**Table –A11 Limited exchange program**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	100	33.3	33.3	33.3
	Neither Agree nor Disagree	20	6.7	6.7	40.0
	Agree	160	53.3	53.3	93.3
	Strongly Agree	20	6.7	6.7	100.0
	Total	300	100.0	100.0	

**Table –A12 Earning attitudes of Students**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	3.3	3.3	3.3
	Neither Agree nor Disagree	40	13.3	13.3	16.7
	Agree	90	30.0	30.0	46.7
	Strongly Agree	160	53.3	53.3	100.0
	Total	300	100.0	100.0	

**Table –A13 Parents attitudes on Income generation**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	3.3	3.3	3.3
	Disagree	50	16.7	16.7	20.0
	Neither Agree nor Disagree	30	10.0	10.0	30.0
	Agree	90	30.0	30.0	60.0
	Strongly Agree	120	40.0	40.0	100.0
	Total	300	100.0	100.0	

**Table –A14 Shortage of Local policy maker**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	30	10.0	10.0	10.0
	Neither Agree nor Disagree	50	16.7	16.7	26.7
	Agree	170	56.7	56.7	83.3
	Strongly Agree	50	16.7	16.7	100.0
	Total	300	100.0	100.0	

**Table –A15 Shortage of educational expertise**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	10	3.3	3.3	3.3
	Disagree	30	10.0	10.0	13.3
	Agree	250	83.3	83.3	96.7
	Strongly Agree	10	3.3	3.3	100.0
	Total	300	100.0	100.0	

**Table –A16 High Inclination of students to go overseas**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	50	16.7	16.7	16.7
	Yes	250	83.3	83.3	100.0
	Total	300	100.0	100.0	

**Appendix-02**

**Table –A17 Factor Analysis [Correlation Matrix(a)]**

	QTS	EE	SCD	ITE	FTE	EVE	SPF	HDR	IES	EPR	EAS	PAI	SLP	SEE	SIO	
Correlation	QTS	1.000														
	EE	.134	1.000													
	SCD	.196	-.157	1.000												
	ITE	.188	.143	.349	1.000											
	FTE	-.101	.100	.292	.682	1.000										
	EVE	.164	-.106	.109	.061	.000	1.000									
	SPF	.050	.048	-.154	-.058	-.092	.298	1.000								
	HDR	.111	-.008	.525	.513	.649	-.061	-.156	1.000							
	IES	.526	-.124	.107	.355	.214	.100	.174	.239	1.000						
	EPR	.194	.121	-.046	.294	.247	.000	.025	.038	.458	1.000					
	EAS	.244	.057	.236	.518	.300	.056	.394	.323	.243	.070	1.000				
	PAI	.596	-.007	-.031	.268	.002	.088	.330	.115	.449	.119	.479	1.000			
	SLP	-.266	-.016	.058	.186	-.066	.127	.172	-.074	.008	-.040	.120	-.060	1.000		
	SEE	.572	.019	.164	.365	.249	.000	.281	.198	.592	.189	.455	.576	-.128	1.000	
	SIO	.340	.239	.247	.330	.194	.283	.169	.154	.395	.059	.430	.173	.000	.403	1.000
Sig. (1-tailed)	QTS															
	EE	.010														
	SCD	.000	.003													
	ITE	.001	.007	.000												
	FTE	.040	.041	.000	.000											
	EVE	.002	.034	.029	.145	.500										
	SPF	.196	.204	.004	.156	.055	.000									
	HDR	.027	.447	.000	.000	.000	.148	.003								
	IES	.000	.016	.032	.000	.000	.042	.001	.000							
	EPR	.000	.018	.216	.000	.000	.500	.334	.257	.000						
	EAS	.000	.162	.000	.000	.000	.166	.000	.000	.000	.112					
	PAI	.000	.449	.298	.000	.485	.065	.000	.024	.000	.020	.000				
	SLP	.000	.391	.158	.001	.126	.014	.001	.102	.448	.247	.019	.151			
	SEE	.000	.371	.002	.000	.000	.500	.000	.000	.000	.000	.000	.000	.013		
	SIO	.000	.000	.000	.000	.000	.000	.002	.004	.000	.154	.000	.001	.500	.000	

**Appendix-03**

**Table –A18 Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.060	31.625	31.625	5.060	31.625	31.625
2	2.431	15.193	46.818	2.431	15.193	46.818
3	1.542	9.638	56.456	1.542	9.638	56.456
4	1.309	8.183	64.639	1.309	8.183	64.639
5	1.216	7.598	72.237	1.216	7.598	72.237
6	1.108	6.923	79.159	1.108	6.923	79.159
7	.862	5.385	84.544			
8	.563	3.521	88.065			
9	.539	3.370	91.436			
10	.409	2.556	93.991			
11	.332	2.077	96.068			
12	.198	1.238	97.306			
13	.165	1.034	98.340			
14	.140	.876	99.216			
15	.101	.629	99.844			
16	.025	.156	100.000			

Extraction Method: Principal Component Analysis.

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