

Editorial Note

I am delighted to announce that the 29th volume of the *Rajshahi University Journal of Social Science and Business Studies (RUJSSBS)* has come out in print after some delay from its schedule. The delay is due to a dearth of quality papers and the double-blind peer review process. As one of the central journals of the University of Rajshahi, *RUJSSBS* always emphasizes on publishing papers on the subjects and fields relevant to the development of society, culture, economy, and business aspects involving national and international concerns. The journal always encourages researchers and academics to write thought-provoking articles and include empirically tested hypotheses using various theories and models of social science and business studies.

As the journal aims to encourage interdisciplinary research on different aspects of society, politics, economy, business, and development across the disciplines of social science and business studies, this issue presents various submissions by the contributors. The six papers in this volume cover essential and contemporary topics, including the impact of climate change on agriculture and production efficiency; level and determinants of satisfaction with online learning; determinants of earnings among male and female employees; determinants of credit accessibility to small and medium enterprises in Bangladesh; impact of staying in student dormitories on educational outcomes; and, unveiling bank-specific and macroeconomic factors driving non-performing loans: insights from commercial banks in Bangladesh.

The editorial board is inspired to see that young researchers and faculty members from around the country have contributed insightful and provocative papers to this volume. I am confident that this publication would further stimulate them to engage in their research endeavour in the future and encourage other researchers as well. Anonymous reviewers with relevant fields of specialization have critically reviewed the papers. I am thankful to them for their critical evaluation and insightful comments. I also thank the contributors for their trust, patience and timely revisions.

Publication of this volume is the fruit of untiring efforts and dedications of the members of the Editorial Board. The Member-Secretary of the journal and the staff of the Publications Office assisted the Editorial Board in doing the secretarial and printing jobs. On behalf of the Editorial Board, I remain thankful to all of them.

Finally, I recognize the encouragement and support given by the top management of the University of Rajshahi in publishing this volume of the journal.

Professor Dr. Md. Elias Hossain
Editor-in-Chief