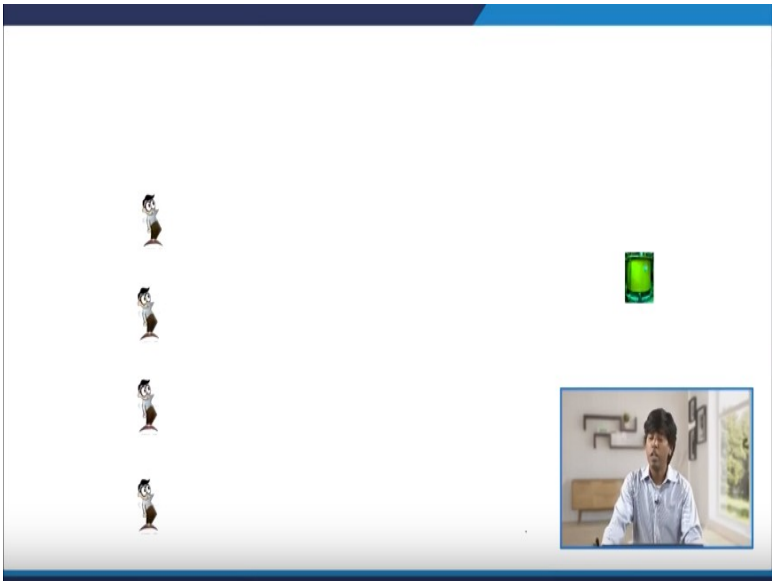

Now how they do it? Here is the thought from cognitive and heuristic perspective. Let us imagine that we have four people whom we asked to install this rainwater harvesting tank okay it is simple, four people they are the citizen of Bangladesh in coastal Bangladesh, and we want them to install this small household tank. So if you ask them what questions will come first in their mind what will they think first.

Any idea? If I ask you that please use flood protective building materials in your house or earthquake protective building materials in your house will you do it? Just think about for a seconds that will we do it or not so if we ask them to install this tank what they will think what first question will come to their mind. The first question come to their mind that how is your present water? Is it risky is the water I am drinking is it really risky?

So similarly if I am asking you to take a flood insurance or to build your house earthquake resistant, you will first think am I at a place where earthquake is happening, is it really prone to earthquake right. So the first person will think that am I at risk, is my water is quality is really good or bad.

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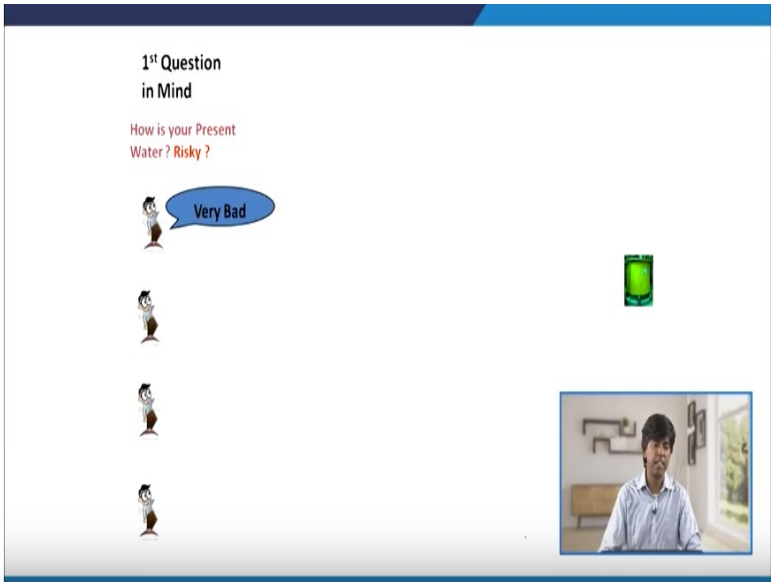

So the first person, he may consider that, my real water is really bad the present my drinking water supply is not good. So I really need this tank so he would go ahead.

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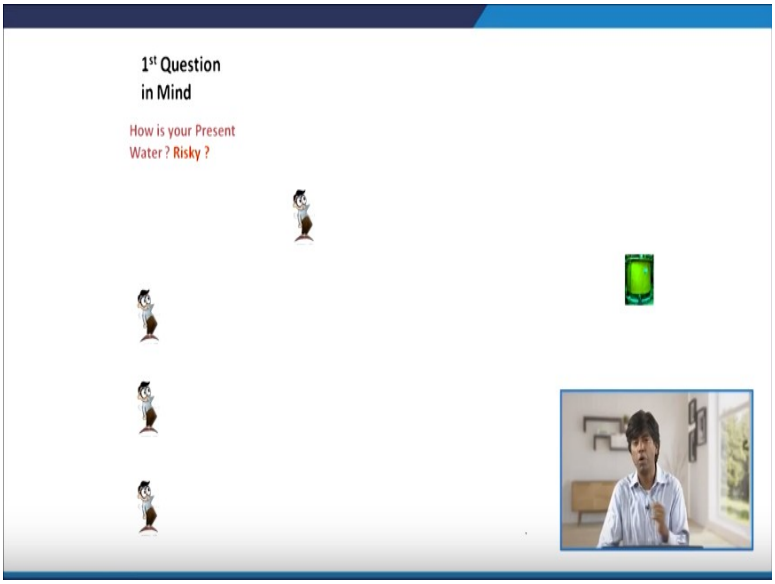

It is a long journey from starting to here there are lot of things are happening in your brain right. It is not a straight follow up you ask me to do to install the tank, and I do it. It is really a long journey, so the second person what he would think.

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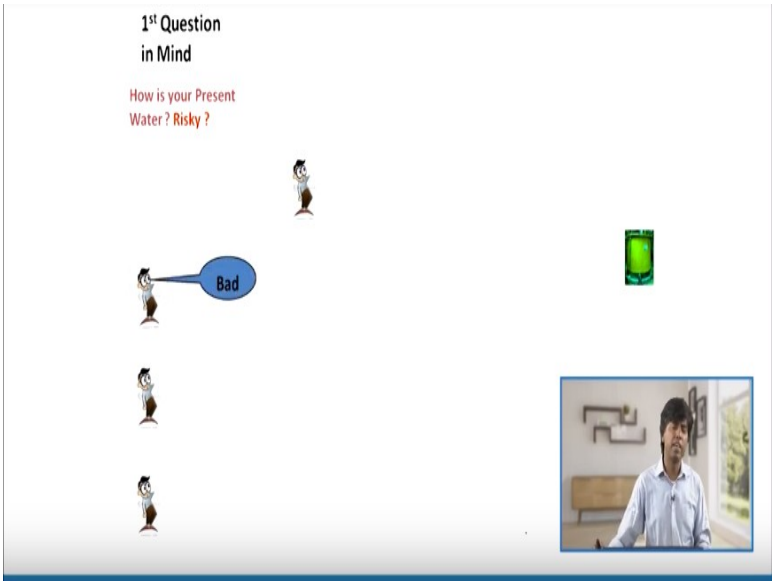

He may think that okay, my water is bad so I should also opt for rainwater harvesting.

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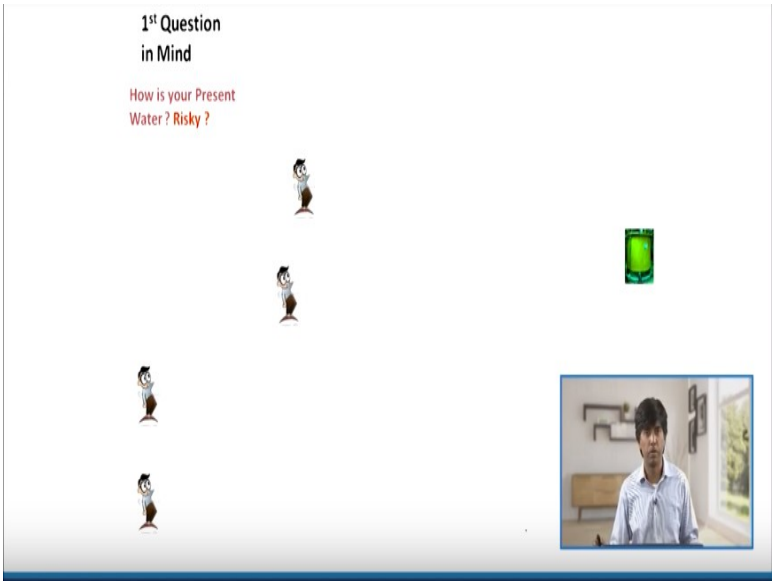

A third person, he may think.

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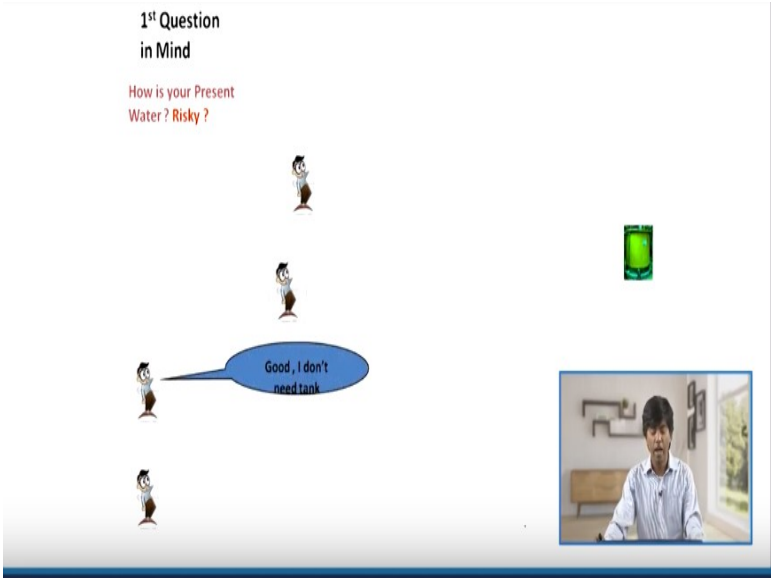

Okay, my water is good actually I do not need tank, so he left okay.

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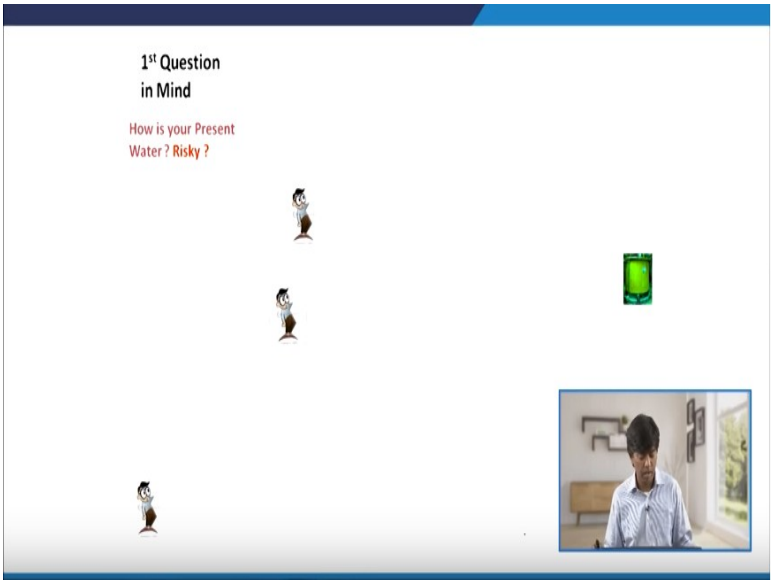

The fourth person, he may think.

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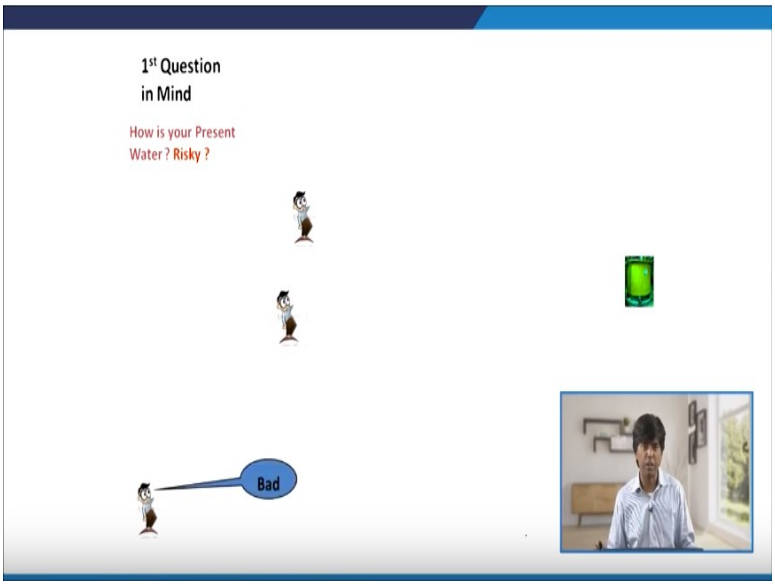

That okay, my water quality is also bad so he may come forward.

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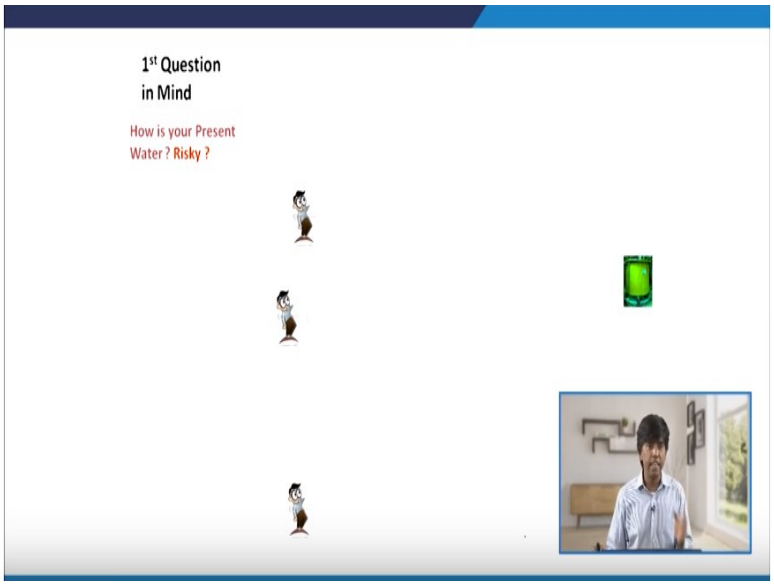

This phase, according to that, we can call a kind of risk appraisal. What extent this risk will happen how it will happen the severity and vulnerability question okay. So I have a kind of appraisal of risk. I am evaluating my own risk. So we are talking about this one as risk appraisal the first questions came to peoples mind. Now what is the second one what the second questions come to his mind.

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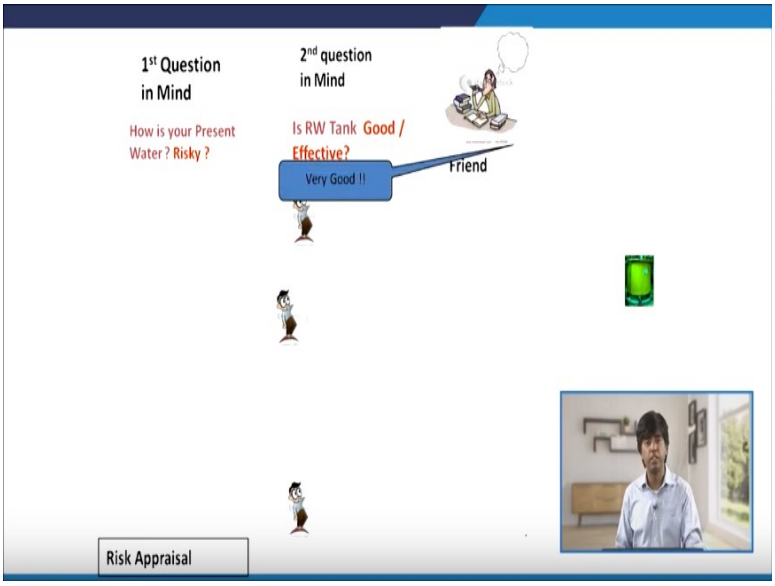

Any idea, well you can think I cannot see you right now, but you can think that you can imagine I give you some time that would help you to brainstorming, action storming okay. So the thing I will think not only cost many people think about the cost, but I will think also is it really effective?

You are talking to me that I am at risk and offering me this rainwater harvesting tank, but the first question came to me okay even if I am at risk, will this rainwater tank will help me to reduce my risk? If this mechanism is not really good what is the meaning of looking at what is the meaning of installing it right. So I really need to judge second that this is good or not. So this person may call his friend, and his friend says okay this tank is really good I installed this one okay. So he said okay very good news.

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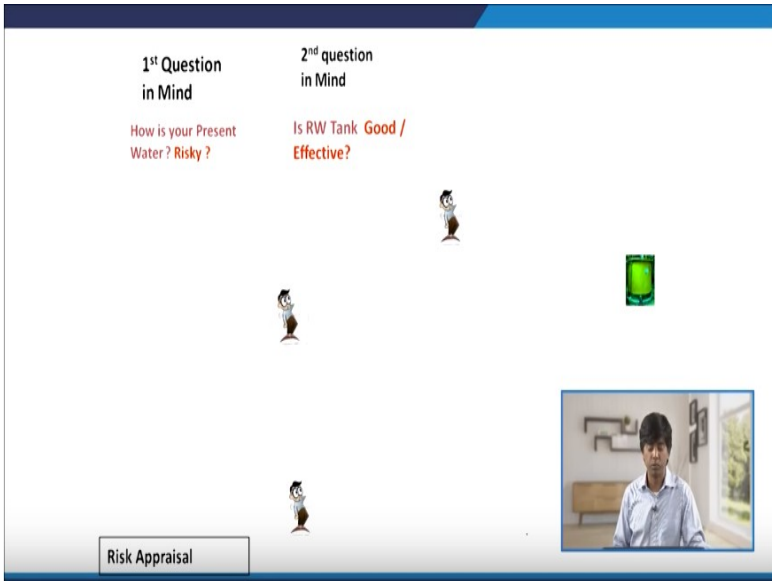

So he would proceed, go ahead with his decision then this second person he have some relatives.

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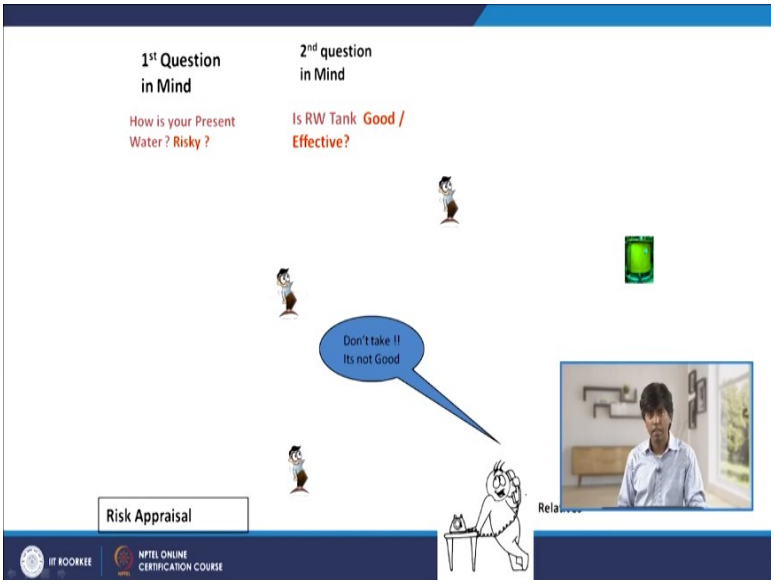

And they gave a advice do not take is not good. So he was influenced by him, and he left.

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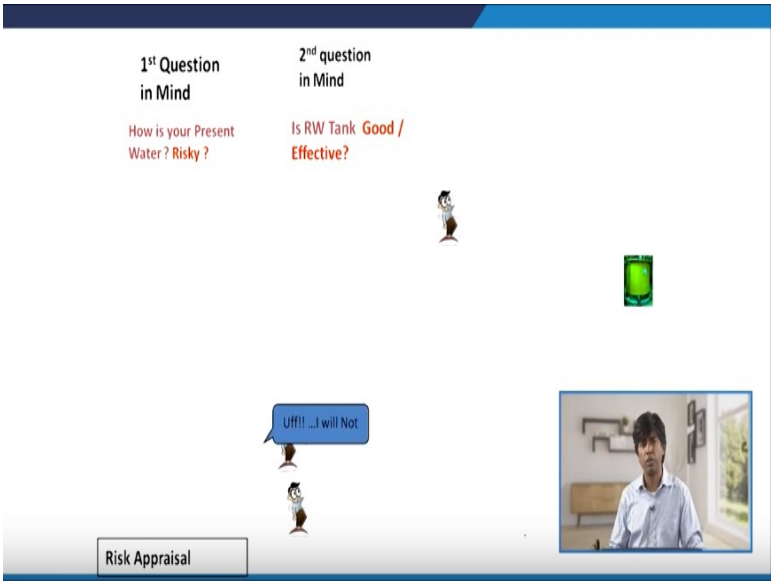

That uff I will not install this tank I do not like it. This person he may have also some friend.

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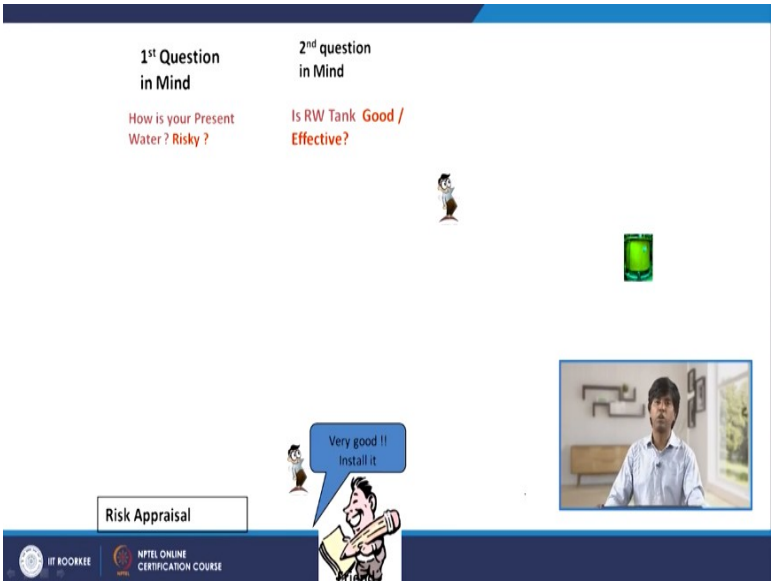

And he called him discussed with him and they advised that okay yes this tank is really potentially good to reduce the drinking water risk at your place. So if you take this water is very good. So he was very satisfied with this review and he decided to go forward.

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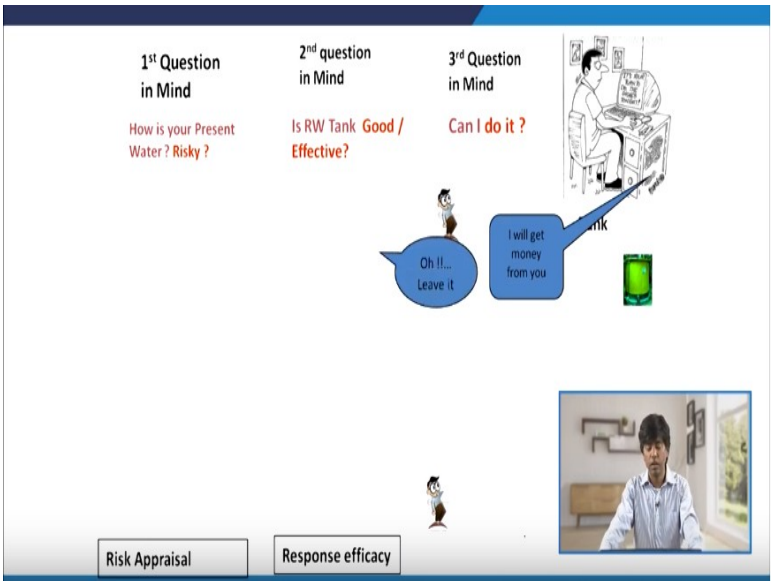

What we call this phase? First one was the risk appraisal, what is the next one? this is we called response efficacy, particularly outcome expectancy. If I am going to install someone what is the return out of it, will it work? What are the merits and demerits of it okay, will it work or not?.

Third questions in mind so you decided that okay you are at a risky place this rainwater tank is effective, but what would be the third question in mind that is very interesting is it not it so just think for a second what is the third questions possibly people think. I am at risk somebody decided and then also decided that this rainwater tank is good. Then what to think about it. Can I do it, it could be many reasons can I do it could be many reasons this could be question of cost, it could be question of that availability of the materials, it could be kind of question of like I have enough space or not right.

So this person asked the bank. He does not have enough money maybe so he asked the bank that can I get some loan. So the bank would say that you have already loan so you cannot get any extra credit now. So he left.

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