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Youth Smoking Decision

Environment Friendly Car

Highlights

Implementation Trajectory

Group Microlending Initiative

Discovering Thoughts, Inventing Future

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Youth Smoking Decision

By Shahmir Hassan, Amir Razi, Razia Ahmad, Sohaib Shahid, Fahad Masood & Iqra Malik
University of Lahore, Pakistan

Abstract - This study is about the increasing trend of smoking in youth especially among university students which is increasing day by day. This cross sectional study was conducted from April 2013 to May 2013. A group of 200 students from university of Lahore took part in this study through a predesigned questionnaire which consists of 03 parts to meet the objectives of initial steps and reason behind smoking of youth. The results revealed that most of part of our youth is involved in use of smoking which is very dangerous for a country's welfare. We conclude that smoking is an evil that can be eradicated through strict laws, government and parent's supervision.

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Youth Smoking Decision

Shahmir Hassan [α], Amir Razi [σ], Razia Ahmad [ρ], Sohaib Shahid [Ѡ], Fahad Masood [¥] & Iqra Malik [§]

Abstract - This study is about the increasing trend of smoking in youth especially among university students which is increasing day by day. This cross sectional study was conducted from April 2013 to May 2013. A group of 200 students from university of Lahore took part in this study through a predesigned questionnaire which consists of 03 parts to meet the objectives of initial steps and reason behind smoking of youth. The results revealed that most of part of our youth is involved in use of smoking which is very dangerous for a country's welfare. We conclude that smoking is an evil that can be eradicated through strict laws, government and parent's supervision.

I. Introduction

Friends and social circles have a huge influence on youth smoking. According to economist Kenneth Warner, Ph.D., the tobacco industry needs 5,000 new young smokers every day in order to maintain the total number of smokers. Cigarette smoking and other tobacco use imposes a huge and growing public health burden globally. Tobacco products have no safe level of consumption, and are the only legal consumer products that kill when used exactly as a Manufacturer offers. Yet tobacco products continue to be aggressively marketed by tobacco companies. The result is that global tobacco consumption has doubled during the past 30 years and is still increasing in many areas of the world. Tobacco use in Georgia is an ever-increasing health and economic problem. "According to the Global Youth Tobacco Survey: country report" (2003) by CDC, smoking was estimated to have been the cause of about 3,200 deaths In Georgia. Tobacco caused 1 in 5 male deaths in middle age (35-69) and about 1 in 3 male deaths, caused by cancer. The US Department of Health and Human Services estimates that 90% of smokers begin their tobacco usage before age 20. Of these, 50% begin tobacco use by age 14 and 25% begin their use by age 12. Children are three times more sensitive to advertising as concluded in the April 1996 Journal of Marketing study. The three most heavily advertised cigarette brands are Marlboro, Newport, and Camel. It is commonly known that the most of the smokers start smoking in the early age. Many authors (for example Chaloupka Warner, 1999) find that once a person becomes smoker he/she is less likely to give up later. Although there is considerable number of papers studying the effect of advertisement on smoking. Saffer and Chaloupka (1999) proposed one more reason. They suggest that advertising can increase market size through its role in "brand proliferation". Pakistan with a population of 160 million is the 7th most populous country in the world. The health and demographic situation in Pakistan is characterized by a high birth rate (29 per 1000) a comparatively low death rate (8 per 1000) [i]. Tobacco use in Pakistan is common and one of the highest in the South East Asian Region. There are about 22 million smokers in the country and 55% of the households have at least one individual who smokes tobacco [ii]. In Pakistan about 100,000 people die annually from diseases caused by use of tobacco.[iii] Tobacco consumption does not only occur in the form of cigarettes but also includes beedis (hand rolled cigarettes), Huqqa (water pipe) and chewing tobacco.[iv]

II. Problem of the Study

Why smoking in youth is increased day by day and what are the reasons?

III. Objective of the Study

How smoking affects the youth and what are the initial steps that trigger the smoking habit and what are the reasons behind it?

IV. Literature Review

August 22, 1996 | By Shankar Vedantam and Bob Geiger, INQUIRER WASHINGTON BUREAU.

The Clinton administration is soon expected to declare nicotine an addictive drug and announce restrictions intended to keep teenagers from smoking. The attempt to restrict tobacco companies' appeals to teenagers and cut youngsters' access to cigarettes may come as early as tomorrow. That would cap a flurry of presidential activity signing popular legislation just days .before the Democratic National Convention in Chicago. The long-expected move would give explicit authority to the Food and Drug Administration to regulate tobacco sales and advertising to minors.

April 2, 1998 | By Raja Mishra, INQUIRER WASHINGTON BUREAU

Congress took a first step yesterday toward curbing America's tobacco habit as the Senate Commerce Committee voted 19-1 to pass legislation aimed at sharply cutting youth smoking and tightening

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regulation of cigarettes. The committee's bill would raise the price of a pack of cigarettes by $1.10 over five years, give the Food and Drug Administration broad power to control cigarette ingredients, restrict cigarette advertising, and cap the tobacco industry's annual legal damages at $6.5 billion.

February 11, 1999, SAN FRANCISCO CNN

A former smoker with inoperable lung cancer, awarded 51.5 million in damages in her lawsuit against a tobacco company, says shell donate any money she receives to educate youngsters about the dangers of smoking. ; We have a huge problem in this country with teenage smoking, and there's a lot of groups out there that have pulled together to try to help stop children, Patricia Henley, 52, told CNN on Thursday. I intend to see that the money goes to these organizations and any organization that will try to prevent children from smoking

June 14, 2001 | By JOSEPH P. KEARNEY

ALL OF US have an obligation to do all we can to ensure that kids don't smoke. Smoking is a risky adult behavior, and for reasons of addiction and health, it is particularly risky for underage youth. Without question, it is up to parents, the government, our schools, retail merchants and the tobacco industry to pursue policies and programs restricting youth access to tobacco products. While all of us share a responsibility, parents have a special responsibility to educate and talk to their kids about the risks and dangers associated with tobacco use. Pennsylvania is also taking a hands-on approach as an active participant, especially in the areas of enforcing laws that will impose fines and sanctions against retailers who sell tobacco products to minors.

August 29, 2002,

Fourteen percent of people age 13 to 15 around the world smoke cigarettes, with nearly a quarter of them having tried their first cigarette by age 10, according to a report released Thursday. But the survey also found that most young smokers -- nearly 70 percent -- said they want to quit immediately. The report was issued by the Centers for Disease Control and Prevention (CDC) and the World Health Organization (WHO), which oversee the Global Youth Tobacco Survey, a worldwide effort to compile information on youth smoking

December 24, 2010 | By CATHERINE LUCEY, luceyc@phillynews.com 215-854-4172

Mayor Nutter talked about one of his Christmas wishes yesterday - reducing smoking rates in Philadelphia. Just in time for the holiday weekend, Nutter signed into law legislation that hikes the fines for merchants who sell tobacco products to minors. "We cannot allow our children to become the next generation of addicts," Nutter said. "Smoking is not cool at all." The new law, approved by City Council several weeks ago, would raise the penalty for selling tobacco to minors from $100 to $250 per incident.

By William Hudson, CNN | March 7, 2012

Tobacco companies' advertising and promotional campaigns may influence young adults and adolescents to start smoking, says a new report from the Surgeon General, according to sources familiar with the document. Studies show that the vast majority of smokers begin smoking as young adults, and that the once steady decline in youth smoking has slowed in recent years. Not since 1994 has the U.S. Department of Health and Human Services issued a report on...

May 19, 2012 | By Anna Edney, Bloomberg News

Fewer American teenagers and young adults are lighting up as cigarette taxes that have broken the $3-a-pack threshold in some states make smoking too costly, according to the latest National Survey on Drug Use and Health. Daily smoking, the leading cause of preventable illness and death in the United States, fell to 15.8 percent in 2010 among young adults 18 to 25, the Substance Abuse and Mental Health Services Administration said in a report. That share was down from 20.4 percent in 2004.

V. Methodology

The study was conducted from April 2013 to May 2013. A group of 200 people was take part In this study through predesigned questionnaire which was consist of three parts, one related to the covering letter, 2nd related to demographic portion, 3rd related to the questions from respondent about the initial steps that trigger the smoking and reason behind it. Random sampling was used in our survey and 200 samples were selected from the population of University of Lahore, Pakistan.

VI. Results

About the youth smoking 100% young youth know about the smoking. That smoking can be stopped through education awareness in educational institutes. 43% male of smoker are strongly agree and 16.5% male are agree that they are regular smoker cannot stopped through education awareness in educational institutes. And 10% are neutral and 8.5% are disagreed and 22% strongly disagree male that they are regular smoker. 28.5% male are strongly agree and 4.5% are strongly disagree that they have tried cigarette smoking even just few a puffs. About the effect of smoking cigarette will try in future 34.5% males are strongly agree and 12% males are strongly disagreed. 41% males are agreed and 12.5% disagree that if one of your best friends was to offer a cigarette they would smoke it. 32% people are strongly agreed, 31.5% people are agreed and 20% people are strongly disagreed that when they smoke they share cigarette with others. 30% peoples are strongly agree, 28% are agree, 15% are neutral and

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13.5% are disagree and 13.5% peoples are strongly disagree that it would be easy for them to get cigarette if they want to smoke. 50% peoples are agreed and 14.5% are disagreed and 33% peoples are strongly disagreed that they get cigarette from their relatives. 41.5% peoples strongly disagree that they have been ask for ID when they buying cigarette in store. About the effect of you ever tried to abandon smoking cigarettes 28.5% peoples are strongly agree and 26% males are agree and 20.5% are neutral and 11% are disagree and 14% males are strongly disagree. The 23% males are strongly agreed and 29.5% males are strongly disagreed that they suffer from any disease due to smoking. The effect of their closest friend offer them to smoke cigarettes 32% males are strongly agreed and 39.5% are agreed and 12% are strongly disagreed.34% peoples are agreed and 8% peoples are disagreed that they smoke at friend's home. The 57.5% males are strongly agreed that they believe smoking cigarettes could be harmful to their health. The effect of smoke that they smoke to decrease stress 38% peoples are agreed. The effect of smoking that the youngest boys are smoke in front of your parents 50.5% males is strongly disagreed. 35.5% males are agreed that they smoke just for fun. (TABLE 1).

Table 1 : Distribution of Youth Smoking Decisions

Questions	Strongly Agree		Agree		Neutral		Disagree		Strongly Disagree		Total	
	F	%	F	%	F	%	F	%	F	%	F	%
You are a regular smoker?	86	43	33	16.5	20	10	17	8.5	44	22	200	100
Have you ever tried cigarette smoking, even just a few puffs?	57	28.5	108	54	13	6.5	13	6.5	9	4.5	200	100
Do you think in the future you might try smoking cigarettes?	69	34.5	51	25.5	32	16	24	12	24	12	200	100
If one of your best friends was to offer you a cigarette, would you smoke it?	54	27	82	41	22	11	25	12.5	17	8.5	200	100
When you smoke, do you share a cigarette with others?	64	32	63	31.5	19	9.5	14	7	40	20	200	100
It would be difficult or easy for you to get cigarettes if you wanted to smoke?	60	30	56	28	30	15	27	13.5	27	13.5	200	100

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You get your cigarettes from your relatives?	40	50	56	28	9	4.5	29	14.5	66	33	200	100
Have you ever been asked for ID when buying cigarettes in a store?	42	21	30	15	18	9	27	13.5	83	41.5	200	100
Have you ever tried to abandon smoking cigarettes?	57	28.5	52	26	41	20.5	22	11	28	14	200	100
Do you suffer from any disease due to smoking?	46	23	48	24	25	12.5	22	11	59	29.5	200	100
Your closest friends offer you to smoke cigarettes?	64	32	79	39.5	15	7.5	18	9	24	12	200	100
Do you smoke at friend's home?	58	29	68	34	23	11.5	16	8	35	17.5	200	100
Do you believe that smoking cigarettes could be harmful to your health?	115	57.5	48	24	15	7.5	11	5.5	11	5.5	200	100
Do you smoke to decrease stress?	55	27.5	76	38	33	16.5	16	8	2	10	200	100
Do you smoke in front of your parents?	17	8.5	40	40	27	13.5	15	7.5	101	50.5	200	100
Do you smoke just for fun?	71	35.5	61	30.5	22	11	15	7.5	31	15.5	200	100

VII. Analytical Result

The statistical figure of the table shown below that there is no association between youth smoking decision in all cases because the P-values of all cases/questions is greater than 0.05. All respondents (male) are on the same side regarding youth smoking decision.

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Table 2 : There is no association between youth smoking decision and youth

Questions	Chi- square	P- value	Remarks
You are a regular smoker?	11.248	.508	Insignificant
Have you ever tried cigarette smoking, even just a few puffs?	7.842	.797	Insignificant
Do you think in the future you might try smoking cigarettes?	8.787	.721	Insignificant
If one of your best friends was to offer you a cigarette, would you smoke it?	15.344	.223	Insignificant
When you smoke, do you share a cigarette with others?	7.873	.795	Insignificant
It would be difficult or easy for you to get cigarettes if you wanted to smoke?	14.630	.262	Insignificant
You get your cigarettes from your relatives?	18.479	.102	Insignificant
Have you ever been asked for ID when buying cigarettes in a store?	13.836	.311	Insignificant
Have you ever tried to abandon smoking cigarettes?	19.573	.076	Insignificant
Do you suffer from any disease due to smoking?	21.996	.038	significant
Your closest friends offer you to smoke cigarettes?	6.477	.890	Insignificant
Do you smoke at friend's home?	17.781	.123	Insignificant
Do you believe that smoking cigarettes could be harmful to your health?	16.070	.188	Insignificant
Do you smoke to decrease stress?	4.717	.967	Insignificant
Do you smoke in front of your parents?	18.249	.108	Insignificant
Do you smoke just for fun?	7.261	.840	Insignificant

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VIII. Conclusion

According to our study we conclude that the responses from the respondents it is clear that people are aware about the smoking. In this study we discover that there is no association between youth smoking decision and youth awareness of smoking it means they both are known about the smoking. In this study we discover that the smoking is having an effect on health but some peoples are satisfied for smoking the cigarettes. 43% people are regular smoker and 22% people are non-regular smoker. The reasons for smoking are: influence from elders, peer effect, as a fashion, just as a habit to spare leisure time, to release stress and overall the environment has been developed in such a way that it encourages the smokers rather than discouraging them whish support smoking among youth especially in students. The study assumes initiation begins with a shock to the smoking benefit function that makes smoking suddenly desirable. These benefits include both the peer pressure effects and the pleasures associated with nicotine consumption. A youth also recognizes the long-term negative health consequences by assuming each cigarette will reduce life expectancy. However, since this impact occurs late in life, it has only a small impact during teenage years. Once regular smoking begins, the smoking stock, or smoking history, rises to induce a reinforcement and tolerance effect typical of addictive goods. Cessation of smoking is also assumed to induce a withdrawal effect represented by a loss of utility.

These implications are supportive of efforts for intervention, either governmental or otherwise, to help prevent smoking onset. This model suggests that interventions can reduce smoking and can be welfare improving for some smokers. In essence, interventions can prevent clear choice mistakes made because of difficulties in planning a consistent over life consumption plan.

However, different types of intervention will have sometimes surprising results. For example, expanded education programs to inform youths about the dangers of smoking are unlikely to have much impact. First, because youths are reasonably well- informed already and are likely already incorporating that information into their choice problem. Second, because the health consequences are so far in the future, it would be necessary to exaggerate the effects considerably to have even a small impact on teen decisions.

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THERELATIONSHIPBETWEENSEXUALHARASSMENTANDJOBINVOLVEMENTINFEMALETEACHERSALITERATUREREVIEW

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The Relationship between Sexual Harassment and Job Involvement in Female Teachers: A Literature Review

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I. Introduction

This research effort intends to provide a theoretical base, for the observation of interaction level between, sexual harassment and job involvement, amongst the teaching staff of the Pakistani educational facilities.

Various prior studies, defined the term sexual harassment while According to Abrams, (1998), sexual harrasment, is a multidimensional mechnism conceived in order to force females into psychological and sexual slavery of men. This kind of thinking is stemming from males' percieved autonomy over females.

Sexual harrasment takes various forms ranging from immoral comments, to more intensive sorts. While GelFand, Fitzgerald, & Drasgow, (1995), define it, as a phenomenon subjective to the attitude and beliefs of the persons involved in it. The dimensions of this construct are gender harassment, unwanted sexual attention and sexual coercion.

On the other hand, job involvement could be defined as a degree, upto which the employee is devoted to his or her profeesion, (Ha-Young). The relevant dimensions of the construct, are job as a mean of contentment, emotional attachment to work, work as a center of life and commitment towards professional excellence (Kejner & Lodahl, 1965).

a) Literature Review

The review of relevant studies is provided in the following section

i. *Sexual Harassment*

During two subsequent studies regarding this construct, a significant disparity is observed, among the viewpoints of both the genders concerning sexual harassment. Females are found to be more inclined towards believing routine activities as stemming from the concerning variable, than their opposite gender, (Blumenthal, 1998) and (Rotundo, Nguyen, & Sackett, 2001). Thus, in legal issues relevant to this construct, this divergence should be considered. The similar conclusion, is shared by Carr, et al., (2001), in which they report females to have a overwhelming tendency to place a complaint about sexually abusive behavior than males, this is due to their natural instinct to make theirselves appear victimized, through which, they can often enable themselves to pull off favors from their supervisors.

On the other hand Gruber, (1998) observes an imperative role of the frequent interpersonal interaction among both the genders, in fueling the probability of the sexual offense on the female. Further research identifies, that atleast half of the feminine workforce experienced severe sexual assault directly or indirectly during their education or job, (Fitzgerald, 1993), so it is evident, that, this painful dilemma, is spreading globally.

A profound study, established a positive relationship, between the variable under study and the detoriating cognitive health of educational institutions' employees. (Richman, et al., 1999).

The medical staff carrying out, their duties in the patients' homes, suffer from mental disturbance, due to frequent undesired sexual advances from male patients and his family members as well. This is causing these professionals to lose focus on their job. In another study similar results are highlighted in the context of training atmosphere of medics (Barling, Rogers, & Kelloway, 2001), and (Komaromy, Bindman, Haber, & Sande, 1993), due to this reason, hospital staff often commit fatal mistakes, which could endanger patients' life.

The featured social disease would tend to increase swiftly, if the firm's norms are supporting sexual harrasment (Fitzgerald, Drasgow, Hulin, Gelfand, & Maglay, 1997). The similar findings are presented in the work of Valeri, Croninger, Linn, & Chen, (1996) where they highlighted the environment of educational facilities in US, as plagued with sexual harrasment, where it is a norm for the students to experience the painfulness, due to poor sexual orientation of their fellow pupils.

In another study, the detriorating condition of educational facilities is made prominent. In another

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study, senior students' growing tendency to inflict sexual pain on their juniors is made prominent (Mcmaster, Connolly, Pepler, & Craig, 2002). This problem may persist due to consideration of sexual harrasment, as a nonissue by the supervisory staff.

According to Lim & Cortina, (2005), there is a direct link, between the presence of sexual abuse and pervelence of low ethical interpersonal interaction, amongst the opposite sexes. There is a significant unconstructive influence on employment satisfaction of female employees, who are working across several industries, due to a constant but undesirable exposure to sexual oriented concentration from the members of countersex (Schneider, Swan, & Fitzgerald, 1997). This development is consuming their focus on their job and therefore resulting in substaintial decline in their job commitment as well. Thus increasing job abandonment in female workforce.

Racism is also playing its due role in spreading out this evergrowing desire of sexual pleasure (Mecca & Rubin, 1999). Majority of African females are suffering from this racial-sexual of harrasment. Female fuculty members are also not safe from sexual harrasment, this is evident from the observation of Matchen, Desouza, & Eros, (2000), in which this team of renown authors highlighted the presence of increasing propensity in students, to covertly approach their female teachers, with a hidden sexual agenda in their minds. This is compelling the victims to be fearful and they are attempting to limitize their encounters with their male students. This regretful series of incidents is also hindering, the teachers' ability to transfer knowledge and experience to their students.

ii. *Job Involvement*

Attachment towards one's profession causes him or her to extract happiness and contentment from the work therefore, a direct and supportive relation is discovered, between the psychosomatic environment of working in the firm and the degree of importance which employee gives to his or her job. (Brown & Leigh, 1996), it is suggested, that organizations should work hard to foster a supportive mental environment in its setup, to enhance employee productivity.

Interestingly, when the value of the job in the eyes of employee drops, then his or her absorbtion in the work also declines (Hamner & Tosi, 1974).

In the view of Dieffendorff, Brown, Kamin, & Lord, (2002), when the work attachment increases in the member of staff, his or her belonging to the institute also experiernces the same, because of this reason the organization should make the work more interesting, through offering greater degree of autonomy and flex timing to its workers in order to cultivate a developing interest in the work, which will also reduce the job withdrawal in the longer run.

The link among, the level of dedication towards the job, professional gratification and attachment with the firm, is somewhat noticable (Knoop). The occupations that have higher degree of relevance with workers' skills foster exceptional level of effort (Lawler & Hall, 1970), so the organization, must pay close attention towards establishing an acceptable level of job personality fit, when selecting an individual for a job.

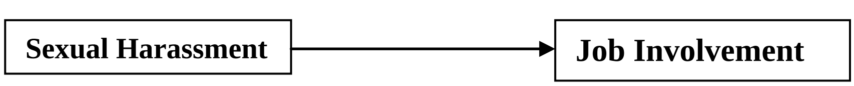
During another expedition, scientific staff are found to be more sensitive, towards their performance appraisals, than people belonging to other departments, (Keller, 1997) which implies that the performance management is an effective method to keep things interesting for the faction mentioned above.

Gechman & Wiener, (1975), testify that higher capability of job to fulfil the employees' covert, unexpressed and mental needs could lead them to put a higher degree of self exertion in the proceedings of work.

At this point we are shifting the focus of this study to the relevant sector of our social and economic class , that is teaching staff and Galand, Lecocq, & Philippot, (2007) identify a strong bridge between teachers' decision of job abandonment and the increasing presence of undiserable sexual experiences.

As per this finding, we could derive that if somehow the female teachers carry on with their profession despite, their distasteful encounters with infertile minds plagued with sexual manifestations then, their attachment towards work, will surely take a downt-urn.

II. Research Model



a) *Facets of Sexual Harassment*

The critical facets of the two constructs central to this study are enlisted below, along with their succinct depiction.

i. *Gender Aggravation*

This dimension is based on the superficial perceived strength, stemming majorly from superior physical capability of males over females; due to this reason masculine personnel are often reported to be engaged in sexual harassment of their female colleagues, (GelFand, Fitzgerald, & Drasgow, 1995).

ii. *Undesired Sexual Interest*

This particular offshoot of the broader construct is present due to the belief, that women are created to

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fulfill sexual desires of men, therefore males opt to give, clues to members of opposite sex, to pursue a relationship with them, faulty and in-concise understanding of Islamic teachings play an imperative role in solidifying this perception among people in Pakistan (GelFand, Fitzgerald, & Drasgow, 1995).

iii. *Sexual Coercion*

Sometimes, authority is utilized to compel females towards conforming to the expectation of males. Men of all societies are found to consciously cause hindrance in providing deserved promotions and raises to their female subordinates in order to fulfill their sexual desires. In few cases, males suppress potential victims' legal rights, so that they can trap them into sex based affiliation. (GelFand, Fitzgerald, & Drasgow, 1995).

b) Facets of Job Involvement

The important dimensions of job involvement are defined as follows.

i. *Job as A Mean of Contentment*

This measure quantifies the degree to which professional achievement and development can cause an individual to be happy and satisfied. (Kejner & Lodahl, 1965).

ii. *Emotional Involvement*

This is all about the level to which an individual is devoted to his or her work. This measure is also concerned with an individual's tendency to take matters regarding his or her profession seriously. Importantly, failures at the work front are proven to be very demoralizing for people, who score high in this branch (Kejner & Lodahl, 1965).

iii. *Work as a Centre of Life*

This facet focuses on the overall intrinsic value given to work. This tendency could be measured by observing the frequency of overtime in the office. Another angle of quantification could be the degree of work-family life conflict, an individual is experiencing at a specific time. (Kejner & Lodahl, 1965).

iv. *Professional Excellence*

This portion sets the focus on the amount of hard work, time devoted and pain experienced by the employee in order to professionally develop and excel (Kejner & Lodahl, 1965).

c) Findings

Sexual harassment's facets are rising from the same seed of perceived psychological advantage, which men supposedly enjoy over females, with the passage of time, this misconception growing.

One more thing which worries me, is the decaying ethics amongst the students, because of their male teachers' oppressive behavior towards female counterparts therefore, students follow the same path, which is somewhat paved and illuminated by their mentors. The growing unethical behavior of youngsters regarding their female instructors is in reality descended from their elders with that include teachers and parents.

Females themselves are also guilty in this regard because, they do not raise voice against the demon of sexual attack. This tendency is even severe in the case of under developed countries, where elder women encourage their next generation, to be submissive to the males, but in real sense both of the genders are humans and enjoy equal rights whereas, the dimensions of job involvement fundamentally link to the degree of an individual's dissolution within the work. Therefore, in cases of people with higher work attachment it becomes, very difficult to even recognize their personalities because their personality and job are integrated in such a way, that if we separate, the personality from their work, the former becomes meaningless. The very common examples of these cases include artists, who are always thinking about their work.

III. Conclusion

In the view of this study, sexual harassment towards the female teachers is growing in terms of murmuring unethical clichés and singing filthy songs. But, real sexual abuse with teachers is rarely observed in Pakistan.

The female teachers are usually found to be very energetic and devoted towards their profession. But, with the passage of time, they observe growing sexual advances from students and teachers alike. As a response to this development, they often tend to limit their interaction with the males. Consequently, their job involvement decreases, due to the increase in sexual harassment.

Finally, these featured individuals, find a suitable husband and then prefer to spend their life as a housewife in majority of the cases, because Pakistani culture is not rated as a highly tolerant one regarding working women.

In the longer run, women become dependent on their husbands. As a result, the latter group gets annoyed with the overdependence of their life partners. Therefore, the former group comes in closer contact with sexual and physical abuse because, their own husbands consider them a burden on their shoulders.

In the light of above discussion it is recommended that females should work as teachers and other culturally acceptable professions, so that they can play their role in the society. In the distant future prospect they can also assist their life partners in earning good to excellent living.

The question remains that how can the female teachers cope with sexual harassment. The answer is simple that they should know that Pakistan is one of those nations where sexual harassment is growing. But,

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importantly, practical sexual abuse is not. Therefore, it is pretty much safe for the female teachers to continue their jobs. This will also help them in developing their identity in the society.

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Environment Friendly Car: Challenges Ahead in India

By Prof. Dr. Nitin Joshi & Prof. Dr. P. S. Rao
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Abstract - Green car is not a new word to discuss in India now due to publication of many papers in the area of Environment and in the subject of green marketing. The term green has been discussed a lot by the researchers in many conferences and seminars but it is yet to be practiced by the publishers or by the consumers in India. The green cars have been manufactured in other developed countries and are very well received by the customers. Some of the manufacturers in India have made an attempt of manufacturing green cars for Indian market, anticipating the demand but they are yet to create a niche for themselves and EFC (Environment Friendly Car). Author has made an attempt to understand as to what is the problem with the Indian market for accepting the green car. The problems could be many but the basic problem which has been identified during the study lies with the customers who are aware of what the green car means to them and also on the part of policy makers.

Keywords : (1) green car (2) environment friendly car (3) green marketing (4) consumer awareness.

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I. Introduction

The authors have made every attempt to understand the automobile industry and they have observed that automobile industry plays a major role in the growth of a nation. Of late Automobile sector has received a lot of attention regarding the environmental issues in the popular and professional press. Terms like "Green Card" and "Environmental friendly car" appear frequently in the popular press. According to the information collected from automotive mission plan (ministry of heavy industries and Public enterprises, department of heavy industry, government of India) contribution of auto sector to the GDP in percentage is 5.20% in 2006 and is estimated to be 10.40% by 2016. Environmentally responsible consumption (Scott B.1999) emanated from criticism that the marketing concept ignored the impact of individual consumption upon the society as a whole.

The Indian automotive industry is witnessing a trend of volume growth, which has been defying all seasonality trends of the past. This is reflecting the structural change in consumer patterns driven by the strong economic performance adding strength to the income levels of the urban as well as rural customers. The volume growth of the industry till date has been (Pander P. 2010 Sep 14) around 26% with the passenger car segment growing ~34% and commercial vehicle (CV) segment growing at ~45% leading the way. The robust growth across the segment has led to demand surpassing supply in all major segments with suppliers facing acute capacity shortages. The surprising and heartening trend can be ascertained from the fact that despite the OEMs having raised prices in response to higher commodity prices and newer emission norms, demand growth has not been deterred.

a) Concept of Green Car

A Green Car is a vehicle that has low harmful emissions (predominantly carbon dioxide) and is fuel efficient. This includes certain petrol and diesel cars as well as hybrids and auto-gas powered vehicles. The "Greenest Car" in Australia currently is the Toyota Prius. But we should probably take into account a number of other elements when defining the "greenest car" that provides the whole picture and total contribution to greenhouse emissions including:

1. Manufacturing of the car
2. How many parts are made from recycled materials?
3. How many parts can be recycled?

A green car is a vehicle that is considered to be environmentally friendly and have less of a damaging impact on the environment than conventional cars. A green car consumes less petroleum than conventional cars or use renewable energy sources to fuel its engine. There are a number of green cars available today with green technologies. Some of the main green technologies available are as below:

1. Electric cars
2. Hybrid cars
3. Hydrogen cars
4. Solar cars

Car ownership and usage is rising continuously with numbers as high. (Nicolas Kruger and Jorge Pareigis, 2009) For many, it is simply the most attractive mode of transport, due to its convenience, independence, flexible, comfort, speed, perceived safety and privacy. What is more, the car has strong symbolic appeal, which denotes social status, confidence, power,

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and competence and might even become part of one's identity. This indicates that there is going to be an increase in the number of vehicles on the road. To cope up with the ever increasing population of the cars and the need of the aspirants to own a car there are three strategies which can be used to reduce the negative effects of the transportation. Due to the strong connection between economic growth and traffic demand it seems that promoting a more environmental friendly car fleet is essential in order to decrease emissions from car traffic. One important contribution is that researcher addresses the uncertainty faced by consumers and producers by means of primary research to understand whether the customer will really buy the eco-friendly cars and will he pay a premium if the eco-friendly cars cost him little more.

This study narrows down on one specific area and that is to measure the awareness level of the customers with reference to the green cars. Understanding the subject and the outcome of the study should help the marketers and the government to device the strategies which will motivate the customers to buy green product and save the earth. It will also highlight the challenges faced by the manufacturers for selling the green car and by the customers in purchasing.

b) Review of Literature

The beautiful earth over a period of time is getting converted into a place for garbage alone. Every year people living on the earth throw away enough garbage to cover a huge part of the world. Most of the waste ends up in landfills which are very costly and which may have a major impact on the environment and on the health of the people living on this planet. Saving the environment has become a big issue in recent times. The messages are being promoted as REDUCE, RE-USE and RECYCLE. Consumer product companies (Sheryl Eisenberg, 2008) are always selling a new bill of goods. The latest is that one can shop on their way to a healthier planet. It has also been heard that cool cars would make us free and diet soda would make us popular. But there are some things money -- and advertising -- can't buy, and a clean environment is one of them.

The hard fact is that global warming, deforestation and other earthly ills cannot be solved by switching brands. It takes resources to manufacture and transport all products, even those made from recycled content. More often, it is greener to follow the old dictum: reduce, reuse, and recycle. Even if the phrase 3Rs has been heard a thousand times before, but with the "green" word now co-opted in the sales of services, the three R's are a phrase -- and a principle -- worth reviving. In many ways it is misleading to generalize and attempt to categorize the green consumer. One consumer might buy lead free petrol in a car which is relatively economical, safe, quiet and recyclable. Such a consumer might be categorized as "green" in relation to car ownership, but perceived as a non-green consumer simply for owning a car. Green consumption is a behavior pattern which is fundamentally to a minority of consumers, but is superimposed on existing consumption behavior among the majority of consumers that can be classified as green Jennifer Weeks (2008) studied that green buying choices can be complicated, and green products often cost more than conventional alternatives. Brower and Leon (1999) have urged the customers to take steps such as driving fuel –efficient, low polluting cars, eating less meat and making their homes energy efficient.

Many studies broach the issue of environmental concerns related to consumer behavior and their purchase decision for personal cars. Many researchers (Ottoman 1993 and M. J. Polanski 1994) have studied that a majority of people believe that green marketing refers solely to the promotion or advertising of products with environmental characteristics. Roth and Benson's (1974) notion of "intelligent consumption" and Fisk's (1973) concept of "ecological imperatives" reflect the need to educate the consumer to become aware of environmental problems and their relation to his/her consumption patterns. Many believe that social marketing (A. R. Andreasen, 1994) can have a major impact on the society's myriad social problems. However, this impact can be seriously compromised if the technology is applied incorrectly or to areas in which is not appropriate. Consumers have more power than ever before. Leon G. Schiff man, (2004) has used intelligent agents to locate the best prices for the products or services, bid on various marketing offerings, bypass distribution outlets and middlemen, and shop for goods around the globe and around the clock from the convenience of their homes. To understand about the awareness of the consumers and their behaviors, in depth, study has been done on the various literatures available in the area of green marketing. From an empirical perspective, a substantial academic and professional literature explores the areas like sustainable marketing, consumer behavior and green car and its response in the marketplace. The methodologies of these studies vary widely but the major findings have been observed to define the research objective The above literature review gives an in-depth idea on the topic and it is also observed that not much work has been done in India in reference to the environment friendly car and customer's behavior with reference to the eco friendly cars.

c) Rationale of the Study

The concern for the environment has increased significantly during the past decades and at the same time people's values and attitudes towards nature have changed substantially. As far as the automobile Industry is concerned and that also the passenger cars many

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research results have shown that environmental awareness has more to do with the customer attitudes and values. In other words there is lack of involvement of the customer in greening the earth.

Vehicular pollution is a bigger threat to human health than any other type of air pollution because this pollution exists at that level from where humans use air to breath. Rapid increase in the number of personal cars is the major cause of deteriorated air quality in the metro and non metro in India. Cars have two opposite personalities. One is friendly and attractive the other is destructive and lethal. The desire to own a car is linked to pleasure, social status, convenience and freedom. There is a strong need for a joint effort of car manufacturers, the marketers, the government, the car customers and all the stake holders in the system to control and reduce the ever increasing problem of pollution and its impact on the earth.

d) The Markets for Cars in India

The cumulative growth of the Passenger Vehicles segment during April 2007 – March 2008 was 12.17 percent. Passenger Cars grew by 11.79 percent, Utility Vehicles by 10.57 percent and Multi Purpose Vehicles by 21.39 percent in this period.

Table 1 : Automobile Domestic Sales Trends (Number of Vehicles)

(Number of Vehicles)

Category	2003-04	2004-05	2005-06	2006-07	2007-08	2008-09	2009-10
Passenger Vehicles	902,096	1,061,572	1,143,076	1,379,979	1,549,882	1,552,703	1,949,776

Source : Society of Indian Automobile manufacturer Feb. 2010

Major automobile giants like Toyota, Suzuki, Ford, Chevrolet, Mercedes etc. have made a market for themselves in India. They did establish their own individual market in a country like India which is prone to diverse cultures. The passenger car industry has registered an impressive sales volume growth of 27.6 per cent during the first half of 2010-11. A robust domestic demand backed by rising income levels, new product launches and stable interest rates have been driving car sales in the domestic market. The industry is expected to end the year 2010-11 with a 19.6 per cent growth in sales. The industry is expected to record a sales growth of 19.5 per cent in 2010-11, driven by the robust growth in volumes. It is expected that domestic macro-economic environment to remain healthy and corporate incomes to continue to rise in the coming two years. Auto interest rates are also expected to remain more or less stable during this period. Hence, demand for cars is expected to remain healthy, aiding an over 13 per cent growth in car sales volumes. Sales revenue of the industry is expected to grow by a healthy 16.6 and 15.9 per cent in 2011-12 and 2012-13, respectively. The growth will be mainly driven by volumes. With the above reference there is although the more need for EFC in the market.

With reference to the automobile market if one really observes the rate at which the market is growing and number of automobiles being manufactured per day, it is surprising that not many are really worried about the future generation. A very rough approximation reveals the fact that one of the biggest Automobile manufacturer in our country produces close to 2000 vehicles per day.(icicidirect.com 2010 sep) There are many car manufacturers in India itself and so many across the globe who are producing vehicles at a massive rate. We have already started feeling the pinch of it when it comes to parking spaces in metros. The other worry is even if the manufacturers shift their design from current state to green design; the cost of the final product may increase. In this price sensitive market increase in the prices for the sake of future generation may seem little difficult because the customer today is not realizing the impact which he is going to create on the environment by usage of non green products.

e) Factors Influencing the Car-Purchasing Behavior

A large number of factors influence the car-purchasing behavior of the customer in India. These include both objective and subjective factors as well as situational factors such as the economic and regulatory environments. The objective factors include price, mileage, resale value, performance etc however, in addition to such objective factors, are equally important subjective psychological factors that include the following: Brand image of the car, color, safety, exteriors, its interiors and its environment friendly design. . What makes the psychological factors of particular interest is that, not only do they influence behavior directly, but also they mediate the more objective situational issues. For example, it is often how customers perceive the economic environment that influences their purchasing behavior rather than the actual costs.

Customer's behavior is also formed by the habits they have developed over a period of time. There are evidences that habits alone are a strong predictor of

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future behavior of a person. Customer personality including his value system, his beliefs, and knowledge (in particular of the environment) are also identified as an important factor in understanding pro-environmental customer choice. However, the issue here is that customers often lacked a detailed understanding about environmental issues such as the causes of climate change. They are not even aware of the impact the cars are going to have on this mother earth. They lack the knowledge about the dumping of the tires, the battery or even the scrap car. While there is mixed evidence of a link between environmental knowledge and concern, it has been shown that the level of knowledge can be a powerful predictor of behavioral intentions. Beliefs, attitudes and personal norms are formed and influenced by a large range of factors that are themselves difficult to quantify, predict and manage. Therefore, it is important that there is a need to create sufficient awareness about the methods of the preserving the earth and saving it from making a dump yard for the cars only.

II. Research Methodology

The study has been exploratory in nature and a sample survey method has been employed for data collection. Primary data has been used for the purpose of the study. Research design for this research is planned structure and strategy of investigation conceived so as to obtain answers to research question or objectives and also to control variances. The said study is conducted to understand the behavior of the customers in India while purchasing an environment friendly car and also to understand their willingness to pay more in case the environment friendly car cost more. The scope of the research is limited to environment friendly car in India. In the present study all the cars owners or prospective car buyer in India is considered as the population. The prospective car owners could be all those people who intend to buy a car in near future or are visiting the car showroom for a test drive or for collecting the information of the cars. This population includes people from metros and from non metros who own a car or who wish to purchase a car. A non–disguised structured questionnaire has been used as the tools for collection of data from the field. It has been designed with utmost care so that accuracy of the work could be high. The five point Liker scale has been used for the research purposes.

The sampling plan used has been consistent with the methodological guidelines provided for conducting survey research in marketing. The stratified random sampling technique was used for the present work. A sample of 500 respondents was selected with the help of stratified random sampling method. The sample has been chosen at selected dealers of cars in Metros and few non metros. These included prospective car buyers and people who came to buy their next car. The sample consisted on the basis of demographical variables such as, qualifications, and place of stay.

Limitations of the study:

The research has made every effort to contribute best in his own capacity inspire of this there has been few limitations to the study.

1. The limited knowledge of the respondents
2. Sample size studied is a small.

a) Hypothesis

H01: There is significant difference in the awareness level of the customers in the various age groups regarding the eco-friendly car.

H02: There is significant difference in the awareness level of the customers in the various income groups regarding the eco-friendly car.

b) Analysis

H01: There will be significant difference in the awareness levels of the customers in the various age groups regarding the eco-friendly car.

	AGE	N	Mean	Std. Deviation	Std. Error Mean
AWARENESS	Less than 35	320	3.5008	.4269	2.386E-02
	More than 35	175	3.4429	.3894	2.944E-02

	Levene's Test for Equality of Variances		t-test for Equality of Means	

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		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
AWARENESS	Equal variances assumed	.394	.531	1.489	493	.137	5.795E-02	3.893E-02
	Equal variances not assumed			1.529	386.733	.127	5.795E-02	3.790E-02

From the table no 1.2 it can be seen that measure of awareness values for both the age groups viz 3.5008 and 3.4429 respectively do not have significant difference. The hypothesis is rejected.

H02: There will be significant difference in the awareness levels of the customers in the Various income groups regarding the eco-friendly car.

Anova

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
0-5 lac	316	3.4700	.4043	2.275E-02	3.4252	3.5147	2.44	5.00
5- 7.5	116	3.4633	.4210	3.909E-02	3.3859	3.5407	2.63	4.98
7.5-10	39	3.5641	.3859	6.180E-02	3.4390	3.6892	2.37	4.11
10 and above	25	3.5548	.5362	.1072	3.3335	3.7762	1.69	4.30
Total	496	3.4801	.4142	1.860E-02	3.4436	3.5166	1.69	5.00

AWARENESS

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	.480	3	.160	.932	.425
Within Groups	84.440	492	.172		
Total	84.920	495			

Correlations

From the table no 1.3 it can be seen that measure of awareness values for respondents with various income levels viz 3.47 ,3.46 , 3.56,3.55, do not have significant difference.

The hypothesis is rejected.

c) *Benefits of the EFC would drive customers for buying*

While trying to understand whether the benefits of the EFC could drive the buyer to buy a EFC. It was observed during the analysis that 42% somewhat agree and 6% strongly agree that benefits of the car can drive them to buy EFC. However 134 out of the 500 respondents are confused and are not in a position to decide anything. Approx 17% some disagree that benefits will drive people to buy the EFC. 12 % strongly disagree to the view that it is the benefits of the EFC which can drive them to buy the green car.

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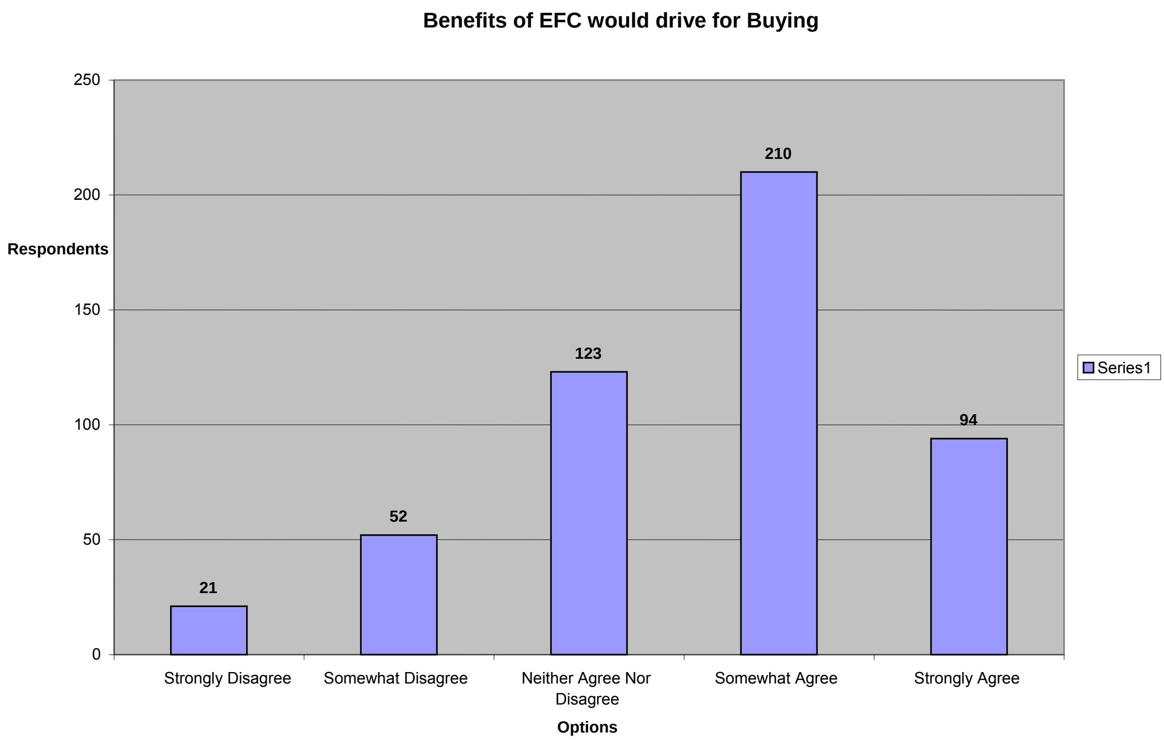

Figure 1 : **Interpretation:** Approx 60% somewhat or strongly agree that once benefits are known to then they could buy EFC.

d) Awareness about the benefits of the EFC

The respondents were asked about the benefits of the environment friendly car. There was a mixed view of the respondents. People in general were aware that environment protection is important but benefits of the green car and how this can have an impact on their life and also on the earth is not really known to them. Only 8% approx strongly agreed that they are aware of the benefits of the EFC. Approx 36% of the respondents somewhat agreed that they were aware of the benefits of the EFC. This makes it very clear that benefits of the EFC are not known in the market place, other than the generic understanding that EFC will protect the environment. Marketers need to focus on the benefits which the customer is going to derive directly or indirectly so that they can make their purchase decisions accordingly.

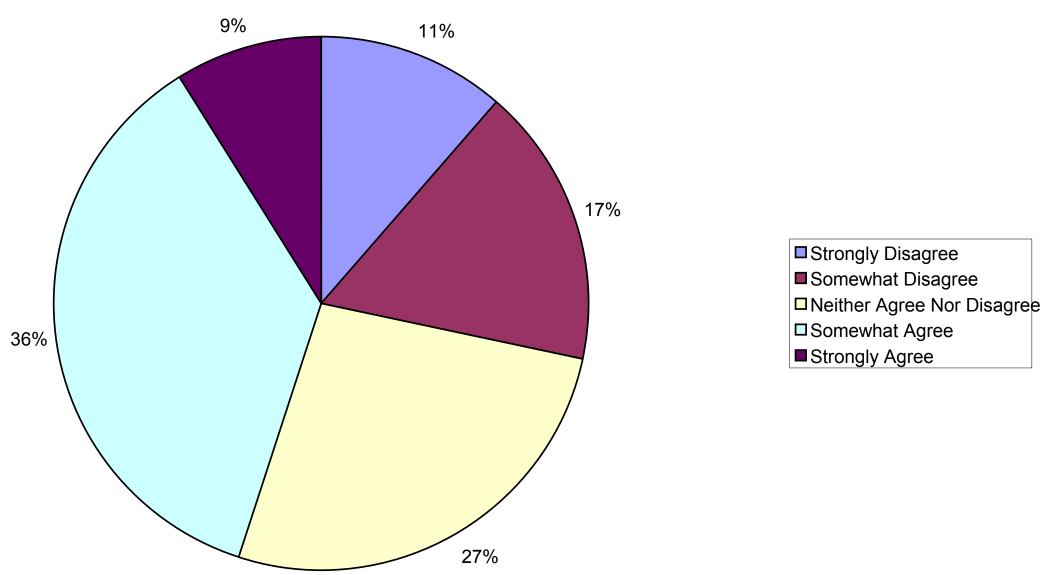

Figure 2 : wareness pattern about benefits of EFC

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Interpretation: Only 9% of the respondents are aware of the benefits of the EFC.

e) Factors influencing while buying a car

There are many parameters which are kept in mind while buying a car. Some of them which were discussed during the research survey are: Safety, price, environment friendly design, exteriors, performance, brand, resale value, after sales services, color and interiors of the car. Safety is the factor which has been ranked as the most important parameter which is observed while buying the car. Second important factor which was ranked as important is price. The third factor which emerged during the survey is performance of the vehicle where in buyers stress a lot on the types of performance and fuel efficiency while using the car. Brand name of the car stands fourth in the rank and interior is rated fifth. Color and Environment friendly design has been rated as sixth and then after sales on seventh. Resale values comes the next as the ninth factor and then the resale value the tenth.

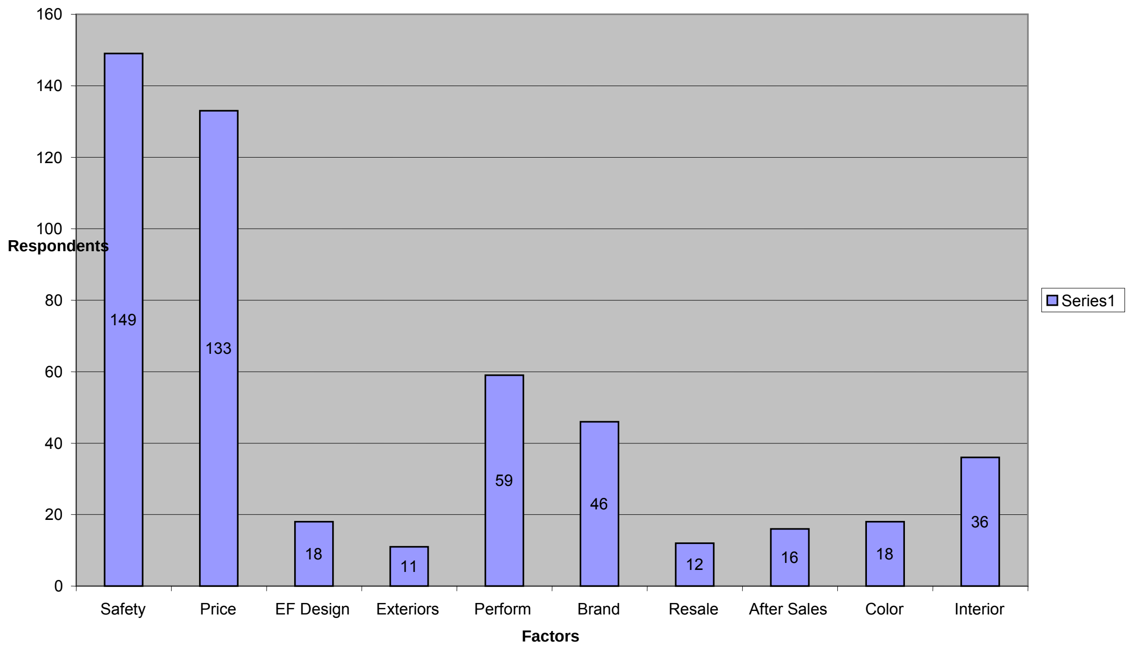

Figure 3 : Factors influencing car buying behavior

Interpretation: Safety stands first and Environment friendly design stands sixth.

f) Challenges ahead for an EFC

A lot of firms would be planning to go green but the challenges they would be facing would be too many. One of the main problems is that firms using green marketing must ensure that their communications is not misleading to consumers or industry, and also do not breach any of the regulations or laws dealing with environmental marketing. Marketers must ensure their green marketing claims can meet the following set of criteria. Green marketing claims must derive few of the following benefits which are given below:

1. How the product is going to derive environmental benefits?
2. What are the different environmental characteristics the product possesses?
3. Explain how the product is different from the non green one?
4. There is a clear cut need to justify the differences in the tangible form.

It has been also observed by the researchers during study that consumers by and large are not committed to improving their environment and may be looking to lay too much responsibility on industry and government. Ultimately green marketing requires that consumers should look forward for a cleaner environment and should be willing to "pay" for it, possibly through higher priced goods, modified individual lifestyles, or even governmental intervention. Until this occurs it will be difficult for firms alone to lead the green marketing revolution. As green products proliferate, innovative marketing will be a key to attracting consumer's attention.

The challenge is to create a brand consumers will buy whether or not it is good for the environment. "If one has an idea for an alternative to cotton shirts, make sure it is fashionable first and the green aspect is second or third down the list," says Sonora Beam, co-founder and creative director of Digital Hive Ecological Design, a green consulting firm in San Francisco. Many people are buying green products not because it's the right thing to do, says Beam, ``but because they look or taste good."

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III. Conclusion

The results of study indicate that there is no significant difference in the awareness of the respondents for environment friendly car with reference to the two age groups which was considered in the research. The results indicate that the awareness amongst the various age groups is similar and hence the marketer and the government should create the desired knowledge and effective use of media should be made so that people are made aware of the environment problem arising out of the cars being used. New papers being the most effective media the benefits regarding EFC should be made public. The results indicate that the awareness amongst the various income group is similar and hence the marketer and the government should create the desired knowledge and effective use of media should be made so that people are made aware of the environment problem arising out of the cars being used. New papers being the most effective media the benefits regarding EFC should be made public. The segment in which the maximum cars are being sold need to be tapped by the marketer for promoting the EFC made for that segment.

Unfortunately, the majority of consumers do not yet realize that they can make a substantial impact on environmental problems. Despite the large number of consumers who express their concerns about the environment, few people are willing to act at personal expenses, such as paying premiums for environmentally friendly products and making a sacrifice in their present lifestyles

a) Suggestions

In our country electric car is yet to be launched in a big way and it is very important that following things need to be kept in the mind by the participants of the ecosystem that unless there is enough work done in term of infrastructure, customer will not be buying the green cars even if they are aware of the benefits.

There is a need to create servicing and maintenance facilities service the cars. There is also a need to train professionals for serving the green customer so that the continuity is built in the process itself. The researcher further recommends that further studies and research is required to fully ascertain the attitudes of the car buyers in India and their behavior for the environment friendly car. Attitudinal issues that require further investigation include vehicle technology; the impacts on the earth through the cars, ownership cost of the car etc which would help provide insights as to how messages are interpreted by the customer. This will further enable the marketers of these cars to improve the design and make the future educational campaigns for effective. The study will help the marketers to design the marketing strategies so that benefits of the environment friendly car are continuously demonstrated in their product promotion to the customer in the form he understands the best.

The efforts will have to be made by the manufacturers that the TCO (Total Cost of Ownership) of the environment friendly car should be made low to the extent possible to reduce the overall financial burden on the customer and this will enable the marketers to promote the cars easily in the market place.

The marketers have to understand the segment and based on the preference it is important that environment friendly car be projected as status symbol. This will help promoting the cleaner vehicles. Creating a green parking space or policy for giving preference for parking to the green customer can further enhance the social value in term of status symbol. There is a need to map the customer dynamic behavior as new green technologies need to be encouraged and adopted.

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Islamic Sharia-Based Group Microlending Initiative and Implementation Trajectory Experience in Afghanistan

By Dr. Kazi Abdur Rouf

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Abstract - Although some people think the concept of Sharia Law Islamic Banking system is ancient, modernized Islamic Banking has been operating for many decades around the world. Countries such as Bangladesh, Malaysia, UK, Singapore, Pakistan and Bahrain competitively run their Islamic banking side by side with modern commercial banks that are successful in their banking operations and are financially sustainable. However, Islamic Sharia micro financing services are new and rare in the Muslim world although these services can easily help marginalized people to become economic actors in the society and to address the issue of poverty.

Keywords : grameen bank, ijara; islamic sharia based financing and banking; mudaraba; murabaha; Islamic sharia based microfinancing; and unhcr.

GJMBR-G Classification : JEL Code: P33, E51

ISLAMICSHARIA-BASEDGROUPMICROLENDINGINITIATIVEANDIMPLEMENTATIONTRAJECTORYEXPERIENCEINAFGHANISTAN

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Islamic Sharia-Based Group Microlending Initiative and Implementation Trajectory Experience in Afghanistan

Dr. Kazi Abdur Rouf

Abstract - Although some people think the concept of Sharia Law Islamic Banking system is ancient, modernized Islamic Banking has been operating for many decades around the world. Countries such as Bangladesh, Malaysia, UK, Singapore, Pakistan and Bahrain competitively run their Islamic banking side by side with modern commercial banks that are successful in their banking operations and are financially sustainable. However, Islamic Sharia micro financing services are new and rare in the Muslim world although these services can easily help marginalized people to become economic actors in the society and to address the issue of poverty. For example, Islamic Sharia Law Group micro lending initiative and implementation in Kandahar, Afghanistan during 1996-1997 was one of the innovations launched by the author, which was funded and supported by UHCR-Grameen Bank to encourage and upkeep small business development instead of providing only financial aid/relief to Afghan returnees. It was further hoped that the programme success in Afghanistan could lead to a breakthrough in attracting specialized international lending institutions in the overall reintegration process in a country which has long been promoted by UNHCR.

The Afghan political leadership expressed their willingness to invite and support the programme in Kandahar in 1996. They confirmed their position indicating that the programme should be designed following Sharia Law. With the consent of the Political Authority (during 1996-1997), this microcredit project recovery strategy was within the Islamic Sharia principles along with the principles of Holy Quranic interpretations of interest. The project applied Sharia lending principles while implementing the project in Kandahar: (1) Modarebah i.e. profit sharing, (2) Bai-Muajjal (sales under deferred payment), (3) Combination of Modarebah and bai-Muajjal , (4) Murabaha (contract sale), (5) Use terms 'service charge', 'administrative charge' and hyperinflation recovery , and (6) Ijara (leasing/hire purchase). The program was also designed according to the geo-social conditions of the concerned areas in Afghanistan and adequate flexibility was incorporated for providing credit on easy terms and conditions.

Although the loan transactions modalities of this microcredit project were absolutely new to the Afghan people, it drew the attention of most of the villagers particularly the poor beneficiaries within a short period of time. The project gained popularity in the project area where it was run by the Sharia based micro credit services to assist disadvantaged people; however, the project experienced unstable political and economic situations that hindered project operation, management and development. Hence micro financing organizations need work with their own Islamic rational ethical values, norms and principles applied by elites and their legal and political support have been crucial for implementing the Sharia micro financing programs to eradicate poverty not only in the Muslim world but also in any other nation-states.

Keywords : grameen bank, ijara; islamic sharia based financing and banking; mudaraba; murabaha; islamic sharia based microfinancing; and unhcr.

I. Background of the Grameen type of Microcredit Project in Kandahar (1996-1997)

This paper is about UNHCR funded Grameen Islamic Sharia-based group microcredit project implementation experience in Kandahar in 1996-1997. Moreover, the paper describes Islamic Sharia-based Financing and Banking Scholarships in general and their connection to the adaption of the Islamic micro financing services in order to benefit poor people in Kandahar, Afghanistan.

UNHCR Afghanistan intended to replicate Grameen type group microcredit program in Afghanistan to rehabilitate returning refugees and to address the issue of Afghan acute poverty. Through engagement with the project, Afghan people could find a source of income by using the credit as capital and build social wealth. Afghan people urgently needed such a program because the 32-year-long war had devastated the country. Its physical, social and political infrastructure was destroyed. Majority of people were dislocated. Some people had only one meal a day and some were suffering from malnutrition. Many Afghans were deserting their wives and children because of poverty. There was no formal commercial bank there. Nothing was available except a few basic necessities. Many people wanted to start a business, but there was no capital available to them. Moreover, UNHCR hoped that the success of the Grameen Bank microcredit programme implemented in Afghanistan would be replicated and similar schemes would be introduced in other places of the world, which were dealing with refugees.

The Political leadership expressed their willingness to invite and support the Grameen microcredit replication programme in Kandahar. They initiated dialogue among themselves and confirmed their po-

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sition indicating that the programme should be designed following Sharia law. The delivered credit program 'service charge' would be realised from the borrowers so that in the future relevant expenses of the project could be defrayed from its own source. UNHCR planned to use its credit grant in the future as a revolving fund for the credit program project.

As a follow-up of Afghan Political Authority and UNHCR request, GB prepared a project proposal for Afghanistan in June 1996. For implementing the program, an agreement was signed between UNHCR and Grameen Trust (a sister organization of Grameen Bank), Dhaka in June 1996. The GB Bangladesh two staff was seconded (including the author as Project Director) from GB to work in the project for three years. The project office started its ground work in Kandahar in July 1996. The project hired seven local people to work on the grassroots in Kandahar with the aim that the project would ultimately be run in phases according to Islamic Sharia by local personnel.

Before project inception, a two-member project identification mission comprising of Grameen Bank/-Trust Bangladesh employees, visited Afghanistan in June/July'96 and conducted the feasibility study of microfinancing possibility in Afghanistan. The mission: (1) reviewed the existing Group Guaranteed Lending and Saving (GGLS) projects undertaken by SCF (USA) in Mazar-I-Sharif; (2) assessed the feasibility of establishing microcredit projects in Afghanistan. This team held series of meetings with Taliban authorities, UN/NGOs' representatives, local leaders, and returnees. The mission visited couple of field locations to understand the local situation, culture, values, and attitudes of the people as a whole. The political leadership reiterated their willingness to invite and support the program in Kandahar. The leadership suggested the program to follow Sharia Law which was the common practices of the people in the area. The Governor of Kandahar confirming authorities official agreement (June '96) for Grameen to establish its microcredit program in Kandahar following Sharia law microfinancing. The project director (the author himself), looked into Islamic Sharia financing and banking literatures and programs to get ideas on Islamic Sharia financing system.

a) *Issues and Challenges*

- According to Daud, M., Yussof, I.M. and Abideen, A. (2011), developing new Islamic financial products in compliance with the Sharia is challenging. A uniform regulatory and legal framework supportive of an Islamic microcredit has been experimental. Hence, it was risky to implement the program in an unstable and volatile political arena in Kandahar in 1996-1997.
- There was lack of uniform understanding among political authorities in regards to handouts and microenterprise development through microfinancing to address the issue of returning refugees' repatriation in Afghanistan.
- Microcredit services were time-consuming and labor-intensive. They needed intensive supervision and monitoring. Moreover, the pace of innovation within Islamic Shariah microfinancing modality was slow.
- During the project period there was a hyperinflation of the local currency which was an issue because the microcredit program needed stable currency environment, sound accounting procedures and standards.
- Islamic financing promotes entrepreneurship and risk sharing. So its extension to the poor could be an effective development tool. Since the poor are often exploited by lenders, who are charging usurious rates, microfinance is a key concern for Afghan poor population.

II. Methodology

The paper is written based on the extensive literature review and rigorous consultations with banks, financial agencies and Afghan authorities (Shuras) in the areas of Islamic Financing and Banking in Bangladesh, Pakistan and Iran. The author has also included his own working experience on Islamic microfinancing project implementation in Kandahar.

a) *Research Objectives*

The objectives of this paper are:

i. To understand the nature of adoption of Islamic Sharia-based microfinancing compared to Islamic general financing particularly in retail banking services in Kandahar.
ii. To determine the factors that affect Islamic banking adoption in Kandahar, Afghanistan
iii. To compare and contrast different factors that affect Islamic Sharia banking services adoption in Islamic general financing and Islamic microfinancing in Afghanistan.
iv. To revisit and analyze the perception, actions and preference of Afghan Authorities in regard to the Islamic microfinancing services in Kandahar.

b) *Project Components*

The project has two broad components: (1) the lending components, (2) the non-lending components. The lending components include provision of credits to targeted clients for their income generating activities. The non-lending component comprises of: (1) institutional and office development: procurement of equipment, vehicles and furniture, (2) project training, (3) project monitoring and evaluation, (4) clients' basic literacy and numeracy skills development.

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c) Basic Framework and Basic Instruments in Islamic Financing

Risk sharing is the basic principle of Islamic investments. Because interest is prohibited, suppliers of funds become investors instead of creditors. The provider of financial capital and the entrepreneur share business risks in return for shares of the profits. Basic Instruments of Islamic Financial markets offer different instruments to satisfy providers and users of funds in a variety of ways: sales, trade financing, and investment. Here Islamic financing basic instruments include cost-plus financing (murabaha), profit-sharing (mudaraba), leasing (ijara), partnership (musharaka), and forward sale (bai' salam). These instruments serve as basic building blocks for developing a wide array of financial instruments. Furthermore, there is great potential for financial innovation and expansion in Islamic financial markets. However, it demands social justice, where borrowers and lenders share rewards as well as losses in an equitable fashion, and that the process of wealth accumulation and distribution in the economy is fair and represents true productivity. Specialized Islamic banks have been well positioned to attract deposits from Muslims, but these institutions have generally lacked the technical ability to invest efficiently, whereas Western banks are reaching out to investors directly and eliminating the middleman.

d) Islamic Sharia Scholarships with Regards to Islamic Financing and Banking

Islamic Sharia financing and banking scholarships are described below. Sharing either a loss or gain in a financial transaction is a fundamental principle of Sharia compliance. Islam forbids simply lending out money at interest (riba), Islamic rules on transactions (known as *Fiqh al-Muamalat)* have been created to prevent this perceived evil. The basic principle of Islamic banking is based on risk-sharing which is a component of trade rather than risk-transfer which is seen in conventional banking. Islamic banking introduces concepts such as profit sharing (*Mudharabah*), safekeeping (*Wadiah*), joint venture (*Musharakah*), cost plus Murabahah, and leasing (*Ijara*). There are some interest-free financial institutions established in Bangladesh, Malaysia and Bahrain, which have a new dimension to economic models widely known as Islamic banks. These interest-free institutions are organized financial intermediaries which operate in accordance with Islamic Law (Shariah Law) (Iqbal et al., 2007; Kabir, H. and Mervyn KL., 2007); (Mirakhor, 2000; Haque et al., 2007). The main principles of these Islamic banking institutions' activities comprise of prohibition of interest or usury (riba) in all forms of transactions, undertaking business and trade activities on the basis of fair and legitimate profit, giving Zakat (tax), prohibition of monopoly, and cooperation for the benefit of society and development of all halal aspects of business that are not prohibited by Islam (Haron, 1997; Mirakhor, 2000). Unlike conventional banking system, the Islamic banking system promotes profit-sharing in all conduct of banking businesses (BNM, 2007).

Islam allows emergency relief to face crisis period, but not for permanent means for the poor rehabilitation. Although many Islamic religious leaders, Islamic philanthropic groups and agencies have been asking for Sadakah, relief and Fitra (donation) and soliciting donations for rehabilitating the poor and their livelihoods, Islamic scholars have been insisting that social and economic justice could be established in communities even in nation-states by applying varied Islamic monetary and financial services (Metawa and Almossawi, 1998). However, all banking policies, services and operations should include transition deposit, lending products and services must be in accordance with Sharia values (Abdullah et al., 2012). Mirakhor (2000) believed that operating business on legitimate profit basis, prohibition of loan interest (riba) in all banking services and expanding halal business (no Alcohol, Drugs, Gambling, Pork food) are the key to Islamic banking and economic activities. It is necessary to keep away from all financial businesses that are known as sinful and socially irresponsible activities in Islam. Islam permits banking lending services to businesses where the lender (bank) and the business capital receivers both share the risk of the businesses rather than pre-determined profit and loss sharing by different funds suppliers (banks and funds receivers/-entrepreneurs). Islam strictly prohibits gharar - risk taking avoidance to establish social and economic justice in financial and banking process and to avoid exploitation of the two parties regarding financial transactions. Islamic Banking Scholars believed that Islamic Finance System enhances economic stability, promotes and encourages welfare oriented business projects, poverty alleviation and stable socially justified financial services in the community (Ahmad et al., 2011).

e) Islamic Financial Transaction Terminology

There are many financial transitions and terms (Kabir H. and Lewis, M, 2007) that are used based on transaction modalities mentioned below:

i. Bai' al 'inah (sale and buy-back agreement)
ii. Bai' bithaman ajil (deferred payment sale)
iii. Bai' muajjal (credit sale) it is a form of murabahah *muajjal*
iv. "Mudarabah" is a special kind of partnership where one partner gives money to another for investing it in a commercial enterprise. The first partner is called the "rabb-ul-mal", while the other party is called the "mudarib".
v. Murabahah: Refers to goods sale at a price with a profit margin agreed by both parties.
vi. Hibah (gift): Islamic banks voluntarily pay their customers a 'gift' on savings account balances,

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representing a portion of the profit using savings account balances.

vii. Istisna (manufacturing finance): It is a finance to construct a building by availing finances in installments for each slab of construction. Istisna helps use of limited funds to develop higher value goods/assets in different stages /contracts.

viii. Ijarah thumma al bai' (hire purchase): Parties enter into contracts to form a complete lease/ buyback transaction. The first contract is an *Ijarah* that outlines the terms for leasing or renting over a fixed period, and the second contract is a *Bai* that triggers a sale or purchase once the term of the Ijarah is complete.

ix. Ijarah-wal-iqtina: Ijarah means lease, rent or wage. Here parties share loss or gain in a transaction, based on their percentage of ownership. It is a contract under which an Islamic bank provides equipment, buildings, or other assets to the client against an agreed rental together with a unilateral undertaking by the bank or the client that at the end of the lease period, the ownership in the asset would be transferred to the lessee.

x. Musharakah (joint venture) *Musharakah* is a relationship between two parties, and divide the net profit and loss between two parties. This is often used in investment projects, letters of credit, and the purchase or real estate or property. The profit is distributed among the partners in pre-agreed ratios. This concept is distinct from fixed-income investing (i.e. issuance of loans).

xi. An innovative approach applied by some banks for home loans, called *Musharaka al-Mutanaqisa*, allows for a floating rate in the form of rental. Here the bank and borrower form a partnership entity, both providing capital at an agreed percentage to purchase the property. At the same time, the borrower in the partnership entity buys the bank's share of the property at agreed installments until the full equity is transferred to the borrower and the partnership is ended.

xii. Qard hassan/ Qardul hassan (good loan/-benevolent loan): This is a loan extended on a goodwill basis, and the debtor is only required to repay the amount borrowed.

xiii. Sukuk (Islamic bonds): financial certificates. Here fixed-income, interest-bearing bonds are not permissible in Islam.

xiv. Bai-Salam: It is forward sales. Transaction of buy and sell of goods using order method with specified requirements and full cash payment in advance. After receiving the money, sellers send money to the purchase who ordered business items. Here bank shall act as the provider of fund in the Salam transaction with customers.

xv. Takaful (Islamic insurance) *Takaful* is an alternative form of cover that a Muslim can avail himself against the risk of loss due to misfortunes. The Islamic prohibition against transactions that involve gambling products. Islamic insurance, called *takaful*, is based on a model of risk management that involves shared risk and mutual responsibility.

xvi. Wadiah (safekeeping): A person deposits funds in the bank and the bank guarantees refund of the entire amount of the deposit, or any part of the outstanding amount, when the depositor demands it.

xvii. Wakalah (power of attorney): This occurs when a person appoints a representative to undertake transactions on his/her behalf, similar to a power of attorney.

xviii. Requiring Zakat: To promote justice related to the distribution of wealth, Islam imposes a property tax called Zakat. Every Muslim who meets certain criteria regarding the accumulation of wealth must pay Zakat, which is distributed to people in need. Islam promotes the socially responsible distribution of wealth.

xix. Zakat management is part of the Islamic finance field, and zakat calculation is a separate, specialized field of study.

f) Ethics of Islamic Financing and its Comparison with Conventional Financial System

The basic framework for an Islamic financial system is a set of rules and laws, collectively referred to as Shariah, governing economic, social, political, and cultural aspects of Islamic societies. The prohibition of interest (riba) and guaranteed rate of return is based on arguments of social justice and equality. Islam encourages the earning of profits but forbids the charging of interest because profits and determined deposit symbolize successful entrepreneurship and creation of additional wealth. The Islamic Sharia system promotes entrepreneurship, discourages speculative behavior, and emphasizes the sanctity of contracts. There are many reasons prohibiting interest of loans: (1) To promote social justice, (2) To encourage shared risk in financial transactions between investors and investees, and (3) To avoid Maysir- gambling: Maysir- the acquisition of wealth by chance and not by effort and Qimar-in modern gambling, any game of chance. Both types of transactions are prohibited because they're based on uncertainty (*gharar*) (Iqbal, 1997). So any investment in businesses dealing with alcohol, gambling, and casinos would be prohibited.

Islamic Shariah is also supported by other principles of Islamic doctrine advocating for individuals' rights and duties, property rights and the sanctity of contracts. However, the conventional financial system focuses primarily on the economic and financial aspects of transactions; it creates financial crisis in the society, but the Islamic system places equal emphasis on the

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ethical, moral, social and economic justice, and to enhance equality and fairness for the public goods as a whole. Likewise micro credit is ideologically compatible with Islamic Shariah finance compliancy and can possess a sizeable potential market.

g) Malaysia, Bangladesh and Bahrain Islamic Banking

Over the past four decades, Islamic banking emerged as one of the fastest growing industries, at an estimated growth rate of 15-20 per cent per annum (Haque et al., 2007) in Malaysia, Bangladesh and Bahrain. It has spread to all corners of globe and received wide acceptance by both Muslims and non-Muslims (Aziz ZA, 2006; and Rehman, A. and Safwan, N. (2011). The Malaysian government has a strong Islamic banking industry capturing 20 percent of the market share from the Malaysian financial industry by 2010 (Aziz ZA, 2007). However, such initiatives are rare in the Muslim world.

The Malaysian Tabung Hali, (the Pilgrim Management and Fund Board), was established in 1963 in Malaysia (Makhtar et al., 2008) encouraged people to get involved in economic activities in the community. Bank Islam Malaysia Berhad', a full-fledged Islamic bank was established in1983 under the Banking Act1983. Bangladesh Islamic Bank also started its Islamic banking operation from 1983. They have followed interest free banking within banking sector. As of 2007, the Islamic banking in Bangladesh captured market share of 29 percent, 30 percent and 28.5 percent in terms of Islamic assets, financing and deposits respectively Bangladesh Islami Bank annual Report (2007). It has 41.77% local and 58.23% foreign shareholders. With 276 branches and staff of 11,465, IBBL is the largest private banking network in Bangladesh (Bangladesh Islami Bank Annual Report, 2007). Its many social welfare projects in Bangladesh include: Islami Bank Hospitals, Islami Bank Crafts & Fashion Houses, Islami International School and College and Physiotherapy and Disabled Rehabilitation Centre.

The market share of Malaysian Islamic Bank assets, deposits and financing as of year 2008, stood at only 15.4 percent, 14.02 percent and 13.96 percent of the industry's total, despite being in operation for the past twenty five years (Aziz, ZA (2006). Undoubtedly, it is a growing market but the growth is slow compared to Bahrain and Bangladesh, both of which already have exceeded 20 percent of market share in terms of assets, deposits and financing.

Now Malaysia and Bangladesh are known as international Islamic banking and financial central actors where the governments of these countries have supported their Islamic banking system (Khattak and Rehman, 2010). However, their growth has been constrained by lack of innovation (Mirakhor, 2000; Asyraf et al., 2007). Innovation is the key to sustainable and competitive marketing advantage which could ensure the future growth of Islamic financial markets. Failure to provide the full range and right quality of products as per customers' need may defeat their existence and they won't be able to stay competitive in the banking industry. To compete with the modern banking, the development of financial products and services are to be in accordance with customers' requirements which are essential for Islamic banks in order to remain competitive in the banking industry (Thambiah et al., 2011a). Moreover, Sharia micro-financing is necessary to finance people at the bottom of society who are absent from the business enterprises in many countries.

Bahrain which entered into Islamic banking in 1978 (Bahrain Islamic Bank), has emerged into a leading Global Islamic financial centre in the Middle East (Bahrain Annual Report (2007). Today Bahrain has the highest concentration of Islamic financial institutions than any other country. There are 24 Islamic banks and it has successfully captured, market share of 32 percent in terms of assets, 29 percent in terms of financing and 37 percent of deposits, respectively (Bahrain Annual Report (2007).

Although many Islamic and Non-Islamic countries (Bangladesh, Pakistan, Malaysia, Bahrain, Singapore, UK, USA, Australia and Canada introduced Sharia based Islamic banking, financial services in the world and become gain popularity in institutional financial sustainability along with community public goods (Amin, 2007), it needs research for innovation and to improve custom based Islamic manual and e-financing because the process of globalization and liberalization together with digitalization has fueled the intensity of business competition today.

h) Group Microlending Experience in Afghanistan

Author describes below his experience in the course of replication of Grameen type microcredit in Afghanistan. Political Authority (Shura) approved program: With their concurrence and the experience of Bangladesh Islamic Bank, Faisal Bank and Muslim Commercial Bank of Pakistan, Tejarati Bank of Iran and those of Afghanistan, the project prepared outlines of a credit program incorporating therein the essential elements of Islamic Sharia. The program was designed keeping in mind the geo-social conditions of the concerned areas of Afghanistan and adequate flexibility was incorporated for providing credit on easy terms and conditions. The Governor of Kandahar was briefed in depth about the proposed rural credit program. He gave his approval for introducing of the credit program under Morabath system. The project staff listened to villagers and shared their woes and happiness, sitting with them every now and then.

The Project Director (the author) conducted a series of meetings with political authorities (Shuras) and UNHCR officials both in Islamabad and Kandahar on the

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modalities of the program. He discussed Sharia-based group lending program strategies with the Taliban authorities. The political authorities watched the project activities closely and keenly. They saw the designed printed forms, registers, ledgers, and passbooks both in English and Persian. The Governor of Kandahar approved the Sharia-based group microlending strategies (Muzarebath and Mudarebath System). The project provided credit to beneficiaries in kinds not in cash. The Grameen staff proved their strong commitment and dedication towards the implementation of the innovative Islamic Sharia group micro lending project there.

i) The Project Operation was Designed According to Islamic Sharia Principles

The project recovery strategy was within the Islamic Sharia principles along with the principles of Holy Quranic interpretations of interest and its condemnation. The following methods applied for implementing the project in Kandahar:

i. Mudarebah i.e. profit sharing: Under this method the project provided loans to the clients to invest in the income generating activities in the following terms: administrative and management cost carried out by the Mudareb i. e. entrepreneur, the project shared in the profit according to mutual terms of agreement.

ii. Basi-Muajjal (sales under deferred payment): These were sales under deferred payment system. The modus operandi was the project that financed the purchase of specific commodities and added reasonable mark-up on them. They were sold to the buyer and payment installments were made weekly. This allowed the scope to add inflationary loss in the mark-up so that the value of original loan money was protected.

iii. Combination of Modarebah and bai-Muajjal: Here the project purchased business commodities and sold them to the buyers (borrowers) with mutually agreed (project and clients) share profit.

iv. Murabaha (contract sale): The salient features were that the project purchased commodities and goods for the clients that they listed and requested for their businesses. The total cost of the goods included the duties, taxes, transportations over and above the purchase prices, price fixed at an agreed rate where there is a profit included. Business goods delivered mutually decided time and place.

v. Use of terms 'service charge', 'administrative charge' and hyperinflation recovery: The project did not use the terms interest and fixed rate profits return by clients of the project.

vi. Ijara (leasing/hire purchase): This is a leasing (hire purchase) system. Here the project owns products and leases the machinery to clients for use under specific terms. Clients use the leased products and repay costs of the items in agreed installments. Here the project markup for recovering the products service costs. After completion of the installment repayment the leases became the owner of the machines.

vii. The project had planned include the Takaful (Islamic insurance) component to project clients during the second year of the project. However, the project received closure notice at the end of its first year. So, Takaful product was not practiced by the project in Kandahar.

The project introduced the credit program in Kandahar according to the following Sharia criteria: In order to protect the project from inflation, credit was disbursed in Pak rupee because Pak rupee currency used in Afghanistan. Credit was provided according to Murabath system which is consistent with Sharia. The project bought business items from sellers and delivered business materials (purchased cows, sheep, poultry, sewing machines, cycle repairing parts, padding of goods, materials of embroidery works, materials of carpet waving, purchase and sale sheep, bakery materials, fruits and vegetables, groceries items, crop production items except poppy and tobacco cultivation, fruit gardening, etc.) to the beneficiaries. It was done after providing related training on group based Muzarebath and Mudarebath financing system which was labour intensive and time consuming and therefore only disbursing cask money loans to the clients. Profit was distributed among the borrowers after repayment of principal at the end of the year or every month with the principal. The project was introduced to a group of five male individuals through mutual consent and Group Savings. The clients paid instalment of loan and savings in the weekly centre meetings. Realization of inflation subsidy @2% was built-in. The project practiced recites Holy Quran at the beginning of centre meeting and offer Munajat at the end of the meeting.

The project had quick disbursement of credit imparting simple training to the members. The program was reviewed daily and improved accordingly after taking into account the opinions, proposals and credit requirements of the people of the village. Exchange visits were organized for improvement of professional knowledge of the clients. If any member left the group, he could take his share of Group Fund savings after adjustment of loan.

j) Project Disbursed Microloans

The project worked for six months. Within this period, the project operated in 11 villages within 15-20 m=Km radius of Kandahar City. The project staff conducted mini-meetings in villages and group training was undertaken at Yakariz, Gaskhana, Mirbazar, Abassabad, Goskhana, Laowala, Dabaropool, Tarukuzamea, Rajiklacha, Charbahar, Malajat, Khandak,

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Masburabad etc. villages of Kandahar area. Twenty groups were recognized. Fifteen group trainings continued. A total of 100 beneficiaries received loans amounted $20, 000. Average loan size was $200. The project borrowers agreed to pay their profit at the end of the term of loans if there were any. Clients asked for minimum of USD$ 200 loan as that amount was necessary to start a business. The repayment rate was 100%.

During the project period no microcredit program existed in the world that followed Islamic Shariah principle. Hence the project design and implementing strategies were new to the project staff. Moreover, although the loan transactions modalities of the micro-credit project were absolutely new to the people, it drew the attention of most of the villagers particularly the poor beneficiaries within the short period of time. In a few days, the Grameen Bank activities were broadcast through Afghan radio and publicized in news including local papers. The general public from Kabul, Herat, Ghazni, Helmon, Kundus, Jabul, Mazar-e-Sharif requested verbally and in writing to introduce the micro-credit project in those areas. People started approaching Grameen project office and UNHCR Sub office at Kandahar for possible loan by inclusion of their villages under Grameen project coverage. The project management along UNHCR reviewed the program and took careful move towards the implementation of the program in Afghanistan. However, the group of the political people, religious people and many rural elites were suspicious when the program recovered money on a weekly basis against the loan. They misinterpreted business profit collection as 'interest' which is strictly prohibited under Sharia–law although the project financing operation followed Muzarebath and Mudarebath.

k) Political Authorities Turn Hostile and Directed to Stop Microcredit Activities in Afghanistan

The disbursement of 100th borrowers credit to a group of 20 was scheduled for February 18, 1997, when the political authorities notified the project to stop the program and started a malicious propaganda offensive against project staff. Their attack included the following reasons: (1) The project was preaching Christianity in Kandahar area as it is being done by Grameen Bank in Bangladesh; (2) Even though earning profit was permissible (Jayez) according to Murabah system, some political authorities considered it as interest and therefore, forbidden (haram). Although the project had provided materials according to Murabah system, they made propaganda that the project paid cash money; and (3) Failure to employ Taliban staff from the beginning. They also claimed that despite the project started working with the male groups, in future women would be included. When the project management came to learn about these unfavourable developments, it tried its utmost to give the concerned political authorities again a clear picture of microcredit program in Kandahar and Bangladesh. At one point of negotiation they agreed to send Political authorities' delegation to Bangladesh to verify the issue.

UNHCR took the initiative to arrange a visit to Bangladesh a by political authority team in order to have an on-the-spot idea about Bangladesh Grameen Bank. The political authorities continued their own investigation on the allegation, but they did not find anything wrong with the project that goes against Sharia law loan financing or anti-Islamic activities in Bangladesh. However, the political authorities declared closure of the Grammen Program in Kandahar with the allegation of Grameen involvement of faith changing preaching even in Bangladesh, which was not the case. UNHCR invited again the authorities to review their decision in view of the importance of the program in Afghanistan, but turned to opposite face.

l) Political Authorities Volt Face

Suddenly the Governor of Kandahar informed (wrote a letter) the project including UNHCR on May 07, 1997 that there was a negative reply signed by the Governor. The letter read "*The issue of the Bank has been announced by Shura that they have to relocate, because of some problems of Afghanistan. So I expect you please inform Grameen Bank to relocate their office from Afghanistan*". It was very disappointing to the project and to UNHCR. It was observed by the project and UNHCR that Taliban authorities had other top priorities and were less concerned about the public good and the micro-financing activities.

m) Last Bid to Save the Program

On May 10, 1997, Chief of Mission of UNHCR met again the Governor of Kandahar and asked him the reason to close Grameen Bank Office. Governor responded that he came to know that in Bangladesh 42, 000 women had divorced their husbands. This was because Grameen Bank had empowered the women. After several meetings with Political Authorities in Kandahar, it was found out that there was something wrong. Shura didn't have the project as a priority. Afterwards UNHCR and GB decided to close down the project and return GB seconded staff to Bangladesh.

n) Behind the Scene Activities and Propaganda

One of the Political authorities central said that if entire Grameen Bank program fund was handed over to them, they would utilize it for electricity production and distribution. During project period 1996-1997, the political authorities were busy to capture the whole of Afghanistan, they were busy with warfare for defeating their enemies rather than improve the life of poor Afghans through development activities, and to make all out efforts to that end, to push back their enemies. Besides this, the political authorities were divided into

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two camps - one supporting Grameen Bank program and the other opposing it. Moreover, the project accountant had the impression that the local people were influenced by the political authorities and thought that if Grameen Bank credit program was successful in Afghanistan; the aid program of UN agencies would shrink rapidly.

o) Project Banking Challenges

Kandahar is the base of hard core political authorities (Shuras) during the project period 1996-1997. Hyperinflation was threatening the project. Also, it had to make purchases from Pakistan. The Kandahar shops could not provide with cash memo/vouchers; there was no printed cash memo. Most of the shop owners were illiterate. It was time consuming to go to Pakistan and many formalities were involved. As there were no banking facilities in Afghanistan, it was not possible for the project to open a bank account in Kandahar. The project had to keep large amount of cash in hand. The project also had to keep three currencies (Dollar, Rupees and Afghani.), which was risky. Besides, there were different rates of Dollar, Rupee and Afghani in the foreign exchange market which fluctuated widely. For instance, on January 01, 1997, USD$1 fetched 22000 Af and next day the rate was 25000 Af. Under those circumstances, the account was maintained in one currency by adjusting the rates. The project was very cautious against hyperinflation in Kandahar. The project recorded inflationary loss reserve (ILR) for hyper inflationary situation, applied Morabaha as a regular cost-recovery method and Modarebah to offset the inflationary erosion of the local currency.

III. Conclusion

The project started work inspired by the bold initiative taken by UNHCR and Grameen Bank to assist the poor rural Afghans hit hard by the civil war through the micro credit program. The project had worked in Kandahar with a challenging mode. People at large in the villages spontaneously accepted the program and showed their keen interest in receiving credit. UNHCR and the project tried its best to keep close and cordial relationship with high ranking political authorities' officials. It made it clear that social benefit was obvious to the micro entrepreneurs in Kandahar. The project laid a strong foundation for the project which has been acknowledged by Chief UNHCR. However, the project concluded that Islamic Sharia based microfinancing successful implementation depends on both legal support of Islamic Sharia lending services and political authorities' good will commitment.

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Mistakes to evade

- Insertion a title at the foot of a page with the subsequent text on the next page
- Separating a table/chart or figure - impound each figure/table to a single page
- Submitting a manuscript with pages out of sequence

In every sections of your document

· Use standard writing style including articles ("a", "the," etc.)

· Keep on paying attention on the research topic of the paper

· Use paragraphs to split each significant point (excluding for the abstract)

· Align the primary line of each section

· Present your points in sound order

· Use present tense to report well accepted

· Use past tense to describe specific results

· Shun familiar wording, don't address the reviewer directly, and don't use slang, slang language, or superlatives

· Shun use of extra pictures - include only those figures essential to presenting results

Title Page:

Choose a revealing title. It should be short. It should not have non-standard acronyms or abbreviations. It should not exceed two printed lines. It should include the name(s) and address (es) of all authors.

Abstract:

The summary should be two hundred words or less. It should briefly and clearly explain the key findings reported in the manuscript--must have precise statistics. It should not have abnormal acronyms or abbreviations. It should be logical in itself. Shun citing references at this point.

An abstract is a brief distinct paragraph summary of finished work or work in development. In a minute or less a reviewer can be taught the foundation behind the study, common approach to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Yet, use comprehensive sentences and do not let go readability for briefness. You can maintain it succinct by phrasing sentences so that they provide more than lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study, with the subsequent elements in any summary. Try to maintain the initial two items to no more than one ruling each.

- Reason of the study - theory, overall issue, purpose
- Fundamental goal
- To the point depiction of the research
- Consequences, including definite statistics - if the consequences are quantitative in nature, account quantitative data; results of any numerical analysis should be reported
- Significant conclusions or questions that track from the research(es)

Approach:

- Single section, and succinct
- As a outline of job done, it is always written in past tense
- A conceptual should situate on its own, and not submit to any other part of the paper such as a form or table
- Center on shortening results - bound background information to a verdict or two, if completely necessary
- What you account in an conceptual must be regular with what you reported in the manuscript
- Exact spelling, clearness of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else

Introduction:

The **Introduction** should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable to comprehend and calculate the purpose of your study without having to submit to other works. The basis for the study should be offered. Give most important references but shun difficult to make a comprehensive appraisal of the topic. In the introduction, describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will have no attention in your result. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here. Following approach can create a valuable beginning:

- Explain the value (significance) of the study
- Shield the model - why did you employ this particular system or method? What is its compensation? You strength remark on its appropriateness from a abstract point of vision as well as point out sensible reasons for using it.
- Present a justification. Status your particular theory (es) or aim(s), and describe the logic that led you to choose them.
- Very for a short time explain the tentative propose and how it skilled the declared objectives.

Approach:

- Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done.
- Sort out your thoughts; manufacture one key point with every section. If you make the four points listed above, you will need a least of four paragraphs.

- Present surroundings information only as desirable in order hold up a situation. The reviewer does not desire to read the whole thing you know about a topic.
- Shape the theory/purpose specifically - do not take a broad view.
- As always, give awareness to spelling, simplicity and correctness of sentences and phrases.

Procedures (Methods and Materials):

This part is supposed to be the easiest to carve if you have good skills. A sound written Procedures segment allows a capable scientist to replacement your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt for the least amount of information that would permit another capable scientist to spare your outcome but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section. When a technique is used that has been well described in another object, mention the specific item describing a way but draw the basic principle while stating the situation. The purpose is to text all particular resources and broad procedures, so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step by step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

- Explain materials individually only if the study is so complex that it saves liberty this way.
- Embrace particular materials, and any tools or provisions that are not frequently found in laboratories.
- Do not take in frequently found.
- If use of a definite type of tools.
- Materials may be reported in a part section or else they may be recognized along with your measures.

Methods:

- Report the method (not particulars of each process that engaged the same methodology)
- Describe the method entirely
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures
- Simplify - details how procedures were completed not how they were exclusively performed on a particular day.
- If well known procedures were used, account the procedure by name, possibly with reference, and that's all.

Approach:

- It is embarrassed or not possible to use vigorous voice when documenting methods with no using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result when script up the methods most authors use third person passive voice.
- Use standard style in this and in every other part of the paper - avoid familiar lists, and use full sentences.

What to keep away from

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings - save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part a entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Carry on to be to the point, by means of statistics and tables, if suitable, to present consequences most efficiently.You must obviously differentiate material that would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matter should not be submitted at all except requested by the instructor.

Content

- Sum up your conclusion in text and demonstrate them, if suitable, with figures and tables.
- In manuscript, explain each of your consequences, point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation an exacting study.
- Explain results of control experiments and comprise remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or in manuscript form.

What to stay away from

- Do not discuss or infer your outcome, report surroundings information, or try to explain anything.
- Not at all, take in raw data or intermediate calculations in a research manuscript.
- Do not present the similar data more than once.
- Manuscript should complement any figures or tables, not duplicate the identical information.
- Never confuse figures with tables - there is a difference.

Approach

- As forever, use past tense when you submit to your results, and put the whole thing in a reasonable order.
- Put figures and tables, appropriately numbered, in order at the end of the report
- If you desire, you may place your figures and tables properly within the text of your results part.

Figures and tables

- If you put figures and tables at the end of the details, make certain that they are visibly distinguished from any attach appendix materials, such as raw facts
- Despite of position, each figure must be numbered one after the other and complete with subtitle
- In spite of position, each table must be titled, numbered one after the other and complete with heading
- All figure and table must be adequately complete that it could situate on its own, divide from text

Discussion:

The Discussion is expected the trickiest segment to write and describe. A lot of papers submitted for journal are discarded based on problems with the Discussion. There is no head of state for how long a argument should be. Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implication of the study. The purpose here is to offer an understanding of your results and hold up for all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of result should be visibly described. Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved with prospect, and let it drop at that.

- Make a decision if each premise is supported, discarded, or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."
- Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work
- You may propose future guidelines, such as how the experiment might be personalized to accomplish a new idea.
- Give details all of your remarks as much as possible, focus on mechanisms.
- Make a decision if the tentative design sufficiently addressed the theory, and whether or not it was correctly restricted.
- Try to present substitute explanations if sensible alternatives be present.
- One research will not counter an overall question, so maintain the large picture in mind, where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

- When you refer to information, differentiate data generated by your own studies from available information
- Submit to work done by specific persons (including you) in past tense.
- Submit to generally acknowledged facts and main beliefs in present tense.

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Topics	Grades		
	A-B	**C-D**	**E-F**
Abstract	Clear and concise with appropriate content, Correct format. 200 words or below	Unclear summary and no specific data, Incorrect form Above 200 words	No specific data with ambiguous information Above 250 words
Introduction	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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