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10.	**CAUGHT IN THE STORM: SEXUAL VIOLENCE AGAINST WOMEN IN JAMMU AND KASHMIR: A SOCIOLOGICAL ANALYSIS**
	Ajaz Ahmad Gilani

E-GOVERNANCE IN HARYANA

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ABSTRACT

The concept of governance is as old as human civilization. In essence it means the process of decision making and the procedure by which such decisions are implemented. Now the system has been replaced by information technology which had made rules and procedures transparent to the citizens. In simple terms E-Governance is the use of information and communication technology to promote more efficient and effective government, to facilitate more government services ensuring accuracy, transparency and focusing on citizen – centric services related to land and revenue administration. The fundamental motivation for the implementation of E-governance in the India was to provide SMART government. SMART means Simple, Moral, Accountable, Responsive and Transparent government. Evaluative studies had been done to serve a variety of purpose. Some studies looked at implementation of ICT, some on the degree to which the specified outcomes were achieved. Some studies measured the benefits of clients. It is a major challenge before the government to successfully develop them. The purpose of this paper is to describe the features, benefits of ICT services provided to the citizens.

KEYWORDS: *communication, E-Governance, implementation, fundamental*

INTRODUCTION

E-Governance is broadly defined as an ''application of information technology to the functioning of the government.'' In the context of e-government project ICT is introduced primarily to improve efficiency, effectiveness and transparency of governments. It is a major challenge before the government to successfully develop them, successfully due to existing problem such as, lack of integrated services, lack of key persons, population, different languages, low-network etc. To provide e-governance there should be a unified plan and prioritization at the level allows government to maintain the right balance between its interests and those of the citizen. So the

focus appears to settle on citizen satisfaction through citizen visible e-governance initiatives such as citizen charters.

Haryana is one the smaller states of Indian union with only 1.37% area (44212 Sq km) and 2% population (around 240 lacs) of India. The state government intends to make Haryana as one of the most prosperous states in the country with IT driven economy, e-governance and extensive percolation of IT literacy and massive IT related employment opportunities. To give imputes to e-governance in Haryana; an Institutional Frame Work has been setup for approval of e-governance projects are well defined, systematic and standardized through out of the state. A well-defined system for the systematic approval of the departmental IT plans is in place. The IT developments are governed on the philosophy of maximum facilitation and minimum interference. It is ensured through regular monitoring and reviews that the individual and organization adhere to the approved IT actions plans.

The emphasis on delivery of citizen services in an integrated manner is given through a single window/portal so as to result in the better and ease of service delivery among citizens.

BROAD OBJECTIVES:

1. To make governance transparent, thereby maximizing citizen interaction with government.

2. Improve relationships with citizens by enabling online transactions, and feedback to administration and legislation.

3. Reduce the cost of service delivery through reduced duplication of efforts by individuals and departments.

4. Improve the quality of delivery of public services; take local knowledge to the world.

5. Set-up information kiosks owned and run by local entrepreneurs financially sustainable,

6. Extensive percolation of functional as well as IT literacy.

7. Provide effective, efficient, timely, transparent, hassle free services to the citizens at their doorsteps,

8. Eliminate corruption and middlemen from the process,

9. Create knowledge based jobs in the district and extend benefits of ICT to the masses.

DELIVERY OF CITIZEN SERVICE THROUGH ICT:

VISION STATEMENT:-

To achieve efficiency, transparency and accountability in governance by providing ICT enabled access and opportunities for all, anywhere, anytime.

1.   e-Disha (electronic Delivery of Integrated Service of Haryana to All): The e-Disha is an IT driven electronic interface between the government and citizens. This is aimed to provide citizens access to information about government services and processes, knowledge about the local best practices and content, and delivery of government services at their doorstep. States haveestablished the District level e-Disha Centre's in all district mini secretariats in Haryana. These services include issue of various certificates, driving license, vehicle registration, passport, and services related to arms licenses etc.

Benefits Accrued from e –DISHA: The time bound service delivery has resulted in improving the efficiency of delivery of the services and elimination of corruption and middle men from the process, by providing a wide spectrum of services at a single place has helped in saving citizens from the trouble of running around various departments. Besides, these centers are creating jobs in the districts for the local IT savvy youths and spreading the utility of IT among the masses. This has also been found as one of the best self- sustainable model.

2. **Services Proposed to be integrated through CSCs:** In 1159 rural CSCs and 104 urban CSCs to be established before may 2008 for delivery of all G2C services. Initially following G2C services are being initiated through integration of DLeDCs & CSCs :

Certificate Services:

- Issuance of Caste Certificate (SC, BC, OBC)

- Issuance of Domicile Certificate

- Issuance of birth certificate

- Issuance of death certificate

- Issuance of income certificate

Driving License Services:

- Permanent Driving License

- Learners License

- Duplicate License

- Medical fitness certificates

Vehicle Registration:

- New Vehicle Registration

- Re-registration of vehicle

- Issue of No Objection Certificate (NOC)

On Line Grievances Redressal Services:

- Right TO Information application Services

- Receipt of application for Social Welfare Schemes

- Old Age Pention

- Widow Pension

- Family Benefit Scheme

- Kanyadan Scheme

- Below Poverty Line

2. **HALRIS (Dynamically Integrated Haryana Land Record Information System & Property Registration) :-**State have implemented ICT based Property Registration System in all Tehsils and Sub –Tehsils. The HALIRS System has been implemented for land records computerization in the state. The HALRIS have been dynamically integrated with HALRIS and it benefited the citizen and government in many ways.

BENEFITS ACCRUED FROM HALRIS :-

1. The system has improved the quality of service in Tehsils by reducing the total time taken by the Tehsil staff for registration. Now documents are returned same day to the public.

2. The system uses the collector rates as reference rates for computing the stamp duty. So in any case the registration of land is not allowed below the DC rates

3. This feature of the system has eliminated the requirements of Pre-Registration audit.

4. The photographs of witness are also taken along with the sellers and buyers on-line.

5. District Red Cross Societies are using a part of the service charges for running social welfare programs for the weaker sections of the society.

6. The system has also helped in generation of around 500 jobs for the local IT Savvy Haryana boys and girls, as all the operators have been appointed from the local areas.

4.   Roadmaps for e-governance and capacity building:

- 19 critical departments of the state have been prepared for this working.

- This exercise was got done by an outsourced agency M/S Wipro.

- The exercise has identified the present status, has fixed the further goals and has categorized goals into implementation phases.

5.   Training of government employees of all the departments:

- Training of SCA staff for G2C service processes would be facilitated by district administration.

- The SCA staff would further train their VLEs (Village Level Entrepreneur) for delivering/ facilitating G2C service delivery.

PROGRESS ON OTHER INITIATIVES UNDER NeGP:

STATE WIDE AREA NETWORK –ADHAAR

- Expected Date of Completion of vertical connectivity –oct. 2007

- Facilities Data Transfer, On-Line Application, Fax, Telephone, Video Conferencing up to DHQ level, E-Mail.

- Haryana has already awarded the contract.

- Site preparation near completion.

STATE DATA CENTRE:

- Consultant short-listed, Proposal sent to GOI, approval awaited

- Site for State Data Centre identified.

- State Data Centre is likely to be functional by March 2008.

HARYANA Tourism e-Governance Project:

- On-line system for booking Tourist complex rooms &facilities with payment gate way interface has been developed and being implemented on continuing basis.

- Facilitated on-line service reservation of facilities on anytime, anywhere basis.

- A Comprehensive web portal of HTC is also in place.

MAJOR ISSUES OF E-GOVERNANCE:

Countries like India people are poor and infrastructures are not up to the mark. Under such condition it becomes very difficult to provide government services to the people. There are number of reasons for that

1. **Poverty :** Internet access is too expensive for the poor in developing countries like India. Installing then necessary telephone lines needed for internet or email access is equally unaffordable in most poor countries. In India, each telephone connection may cost a much as Rs. 30,000 in urban areas and Rs. 70,000-80,000 in villages, which is unaffordable by most low income families. It is also very expensive to gain internet access in India it may cost about Rs. 25 per hour in cities and Rs. 150-1200 per hour in rural areas.

2. **Technical Illiteracy:** There is general lack of technical literacy as well as literacy in countries like India, the correlation between education level and use of electronics means or internet and other ICT means are quite significant.

3. **Language Dominance:** The dominance of English on the internet constraint the access of non-English-speaking population. In case of India 95 Percent population does not speak English.

4. **Unawareness:** There is general lack of awareness regarding benefits of e-Governance as well as the process involved in implementing successful G-C, G-G and G-B project. The administrative structure is not geared for maintaining, storing and retrieving the governance information electronically.

5. **Lack of participations of Society, Public and private Sectors:** Designing of any application required a very close interaction between the govt. department and the agency developing the solutions at present the users in govt. department do not contribute enough to design the solution architecture.

6. **Inequality:** Inequality in gaining access to public sector services between various sections of citizens, especially between urban and rural communities, between the educated and illiterate and between the rich the poor.

7. **Infrastructure:** Lack of necessary infrastructure like electricity, internet, technology and ways of communications will affect the speed which delays the implementations.

8. **Operational Reluctance:** The Psychology of government servants is quite different from that of private sectors. Traditionally the government servants have derived their sustenance from the fact that they are important repositories of government Data. Thus any effort to

implement document Management and workflow technologies or bringing out the change in the technologies or bringing out the change in the system is met with resistance from the government servants.

CONCLUSION

In spite of poor infrastructure, poverty, illiteracy, language dominance and all the other reasons India has number of award winning e-governance project. Effective promotion schemes by the Indian government will also a boosting factor to provide quality services to their citizens, which means there is huge potential for the development e-Governance in various sector.

Beginning has been made, now it is the time to scale up the initiative already taken to the web technologies, with payment gateways interface. It is intended to offer transactional services where the common man is interacting with the government through a unified, integrated web enabled system. The core ICT infrastructure projects of NeGP viz State Wide Area Network facilitating network of entire state government vertically &horizontally across the state. On-line service will help delivery of government services at the door to door step of citizens on anywhere, anytime basis. It will reduce the long travel by citizens to District Headquarters. It will not only reduce costs, save time, improve efficiency, raise comfort levels but will also increase the confidence of citizen. More over a culture of self-services will enable citizens to "help themselves" wherever possible, saving time and money of all concerned.

In spite all Haryana is the first State to implement Digital Life Certificate for State government pensioner who are drawing pensions from State treasuries and sub treasuries Haryana is also the first state in the country to roll our Aadhaar-based biometric attendance system to monitor the presence of officials during office hours. In addition, e-office system has been implemented in departments to make the offices paperless. It will be only apt to say that the e-Governance initiatives of Haryana Government have begun to pay rich dividends. Life has been easy both for citizens and business and services are faster and hassle free.

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EMPIRICAL ANALYSIS OF ECONOMICINDICATORS OF A COMPANY USING STATISTICS

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ABSTRACT

Economically effective performanceis one of the primary objective of the company.It involves various decision such as allocation of cash resources which are labor.raw material. energy, capital etc. The objectives of a company is measured in two terms Effectiveness and Efficiency former is the extent to which goals have been met and later is extent to which goals have been achieved with resources at hand. So in this context it is important to identify factors that are to be considered for getting desired income and study the degree influence they have on economic indicators of the company.This paper provides an analysis of these factors and their extent of **Correlation** *on economic indicators using advance descriptive statistics tools such as Regression. Data of WIPRO have been taken for analysis (Source :Annual reports)*

KEYWORDS: *Economically effective performance, Effectiveness, Efficiency, Correlation, Correlation*

INTRODUCTION

Economically effective performance is a major objective of any organization. To measure the extent to which company goals are achieved and measure effectiveness of business strategies it is important to define a system of indicators that can tell us at any time whether our businesses are moving in the right directions or not.

Management decisions are always based on sound knowledge of current state of business which is impossible without Economic indicators.

Economic indicators inform management about performance in all key activities and processes of the Organization.

Cost and profits are main performance indicators for the organizations from which other indicators are derived. In the present paper we analyze the Turnover(Revenue) which is the primary indicator that depicts the economic performance of the company.

I have used Regression Analysis to identify factors that contribute to Economic indicators and extent of correlation with them.

REVIEW OF LITERATURE & RESEARCH METHIOD:

Statistical analysis measures the process variation and studies the change in variable with respect to time and dependent variable.

For this purpose following statistical methods have been used Correlation, Multiple Regression,ANOVA and Time Series Analysis.

In correlation we identify a existence of the link between variable considered and also the intensity of the link between variables..

Concept of Regression expresses a statistical connections between the variables. It establishes a mathematical equation between the variables being studied.

In General regression analysis is used for

a.Estimation of a variable(dependent) holding values of another variable(s)(independent)

b.Identifying several independent variables to be considered to estimate the dependent variables.

The general expression for Multiple regression model can be written as

$Y = f(x_1, x_2, x_3, \ldots\ldots\ldots, x_n) + e$ where

Y- is dependent variable or output(random)

$x_1, x_2, x_3, \ldots\ldots\ldots, x_n$ – Independent variables(factorial and Non randomized)

e- Random variable error or residue.

Multiple regression method is an explanatory approach to study the change of complex phenomenon based on variation of independent or exogenous variables. It is useful in building econometric models.

The actual aim of econometric analysis is to estimate and predict average value of dependent y based on known or fixed values of independent variables.

The degree of correlation intensity between phenomena is measured by R^2 (**Coefficient of multiple determination**). It measures the proportion of variation in Y that is explained by the variables $x_1, x_2, x_3, \ldots\ldots\ldots, x_n.$

A small coefficient of determination(R^2) or very small regression parameters can indicate either a very small causal link or it may also result from incorrect mathematical relationship between the variables.

In case of reliable data also a big R^2 does not means that is there is strong causal relationship. So we may conclude that it is not possible to determine causation on the basis of regression only.

An **R^2 of 1** means the dependent variable can be predicted without error from the independent variable.

Higher value is favorable for the regression model.

MULTIVARIATE ANALYSIS USING MULTIPLE REGRESSION:

In this section we will use multiple regression analysis to analyze correlation between variables and establishing validity of model.

For this purpose Data of financial indicators for WIPRO Ltd from FY 2011-2016 is considered.

Data pertaining to Revenue, Number of Employees, Advertising & Marketing Expenditure and Market Price per share for FY 2011-16 is shown below

TABLE 1:COMPANY'S FINANCIAL INDICATORS SOURCE WIPRO ANNUAL REPORTS

	Wipro Ltd			
	(Miilion INR)	**(INR)**	**(Miilion INR)**	
FY	**Revenue**	**Employees**	**Advt ,Selling &Mktgexp**	**Market price Per Share**
2016	512440	172912	34097	613.3
2015	473182	142282	30625	628.85
2014	437628	146053	29248	543.2
2013	376882	145812	24213	437.15
2012	318747	135920	17953	440.1
2011	310987	122385	12642	480.2

Revenue is established as Dependent Financial indicator and No of Employees,Advertising expenses and Market price per share as Independent Financial Indicator.

Glossary of variables

Y-Revenue

X1- No of Employees

X2-Advt ,Selling&Mktgexp

X3-Market price Per Share

RESULT AND DISCUSSION

To explain the variation of dependent variable –(Revenue) with independent variables we using following Linear multiple regression model

$$Y=A_0 X_1 +A_1 X_2 +A_2 X_3 +A_4$$

In figures below there is shown correlation dependent variable (Revenue) and other independent variables.
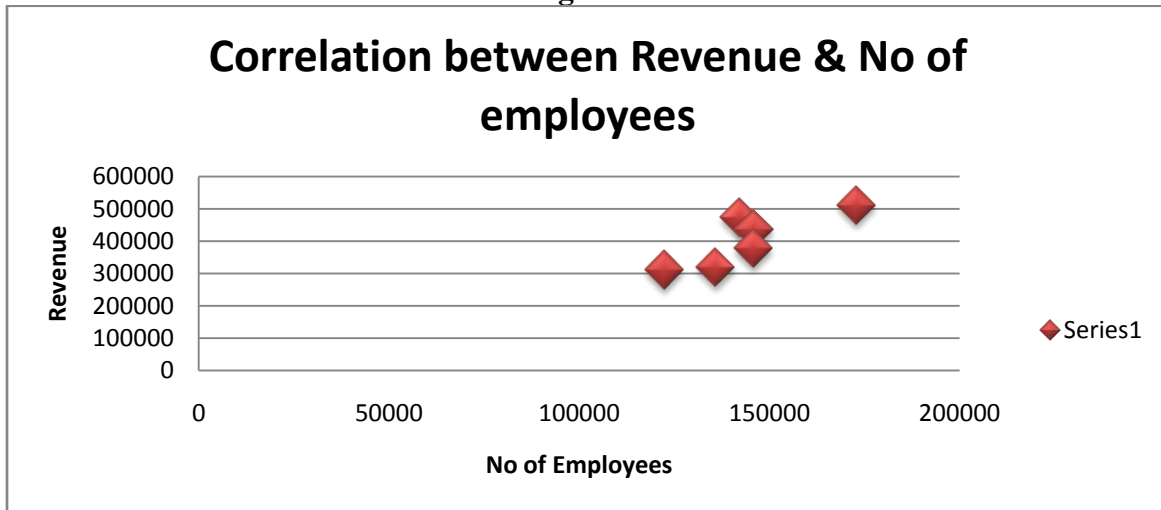
Figure 1

Correlation between Revenue & No of employees

Figure 2

Correlation between Revenue & Ad Exp

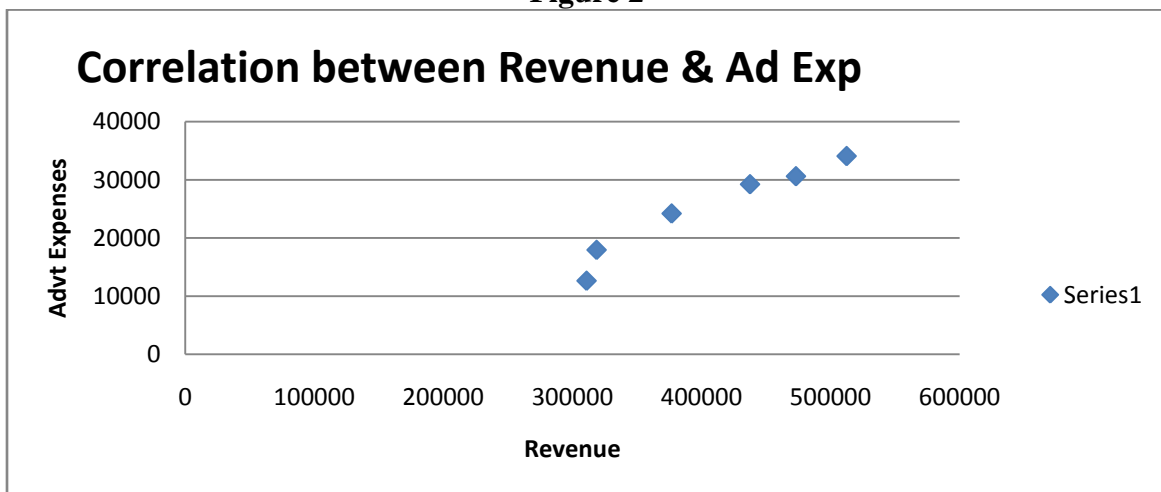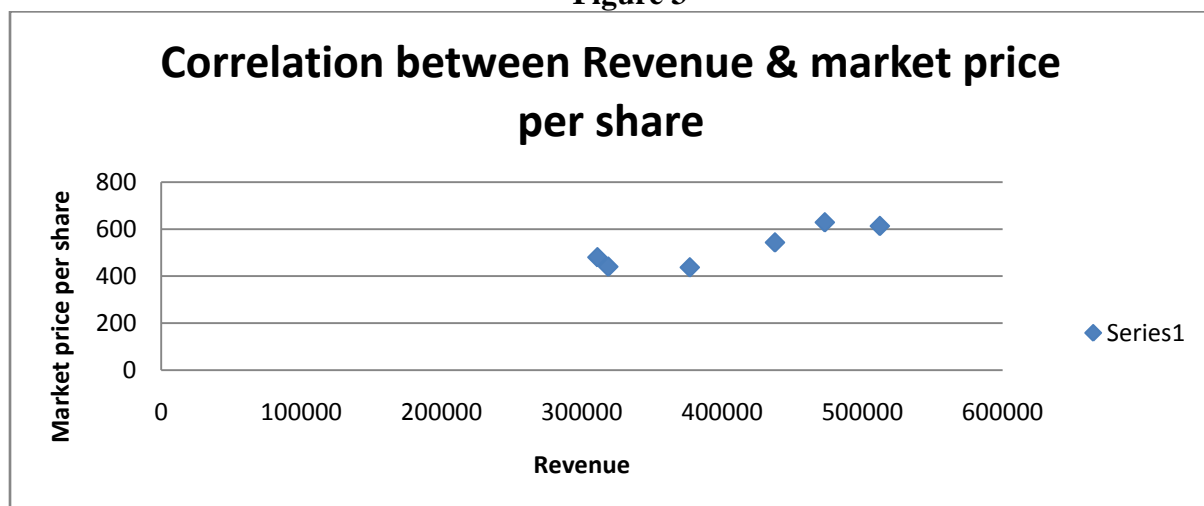**Figure 3**

Correlation between Revenue & market price per share

Regression table is shown below (Table 2). This was performed on MS Excel using Command Data Analysis/Regression.

The identified model is

$Y=0.974 X_1 +5.404 X_2 + 378.302 X_3 - 41675.972$ (refer table below)

TABLE 2 OF MS EXCEL COMPUTER OUTPUT IS .SHOWN ON NEXT PAGE

SUMMARY OUTPUT						
Regression Statistics						
Multiple R	0.997					
R Square	0.994					
Adjusted R Square	0.986					
Standard Error	9929.280					
Observations	6					
ANOVA						
	df	*SS*	*MS*	*F*	*Significance F*	
Regression	3	34128187007	1.14E+10	115.387	0.0086	
Residual	2	197181210.4	98590605			
Total	5	34325368217				
	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*
Intercept	-41675.972	72901.482	-0.572	0.625	-355345.733	271993.789
X Variable 1	0.794	0.559	1.420	0.291	-1.611	3.199
X Variable 2	5.404	1.489	3.629	0.068	-1.003	11.811
X Variable 3	378.302	88.261	4.286	0.050	-1.456	758.059

Figure 4.
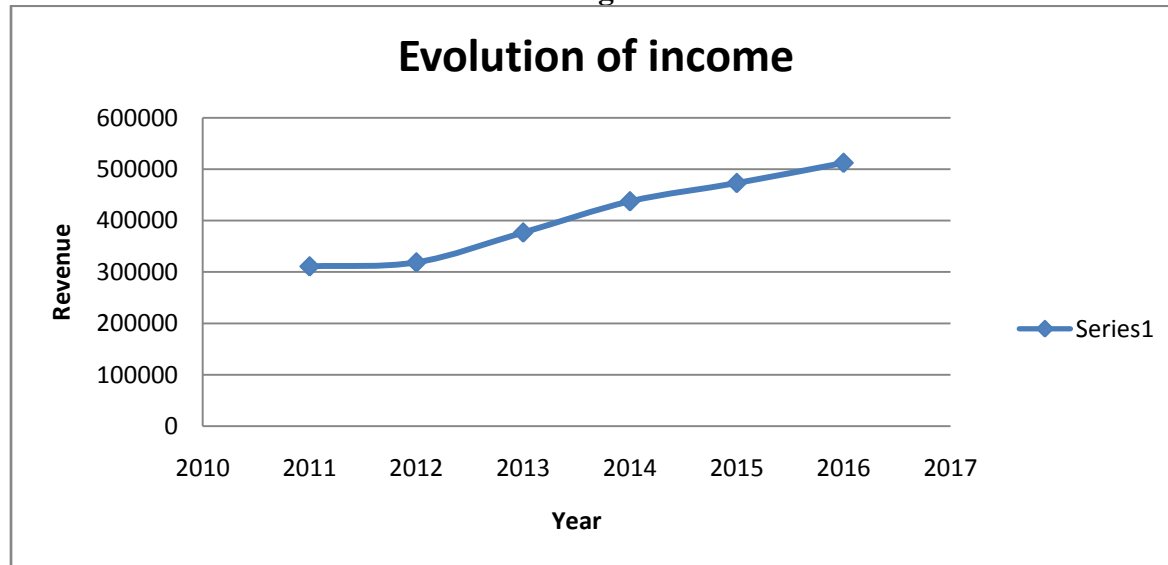
Figure 5
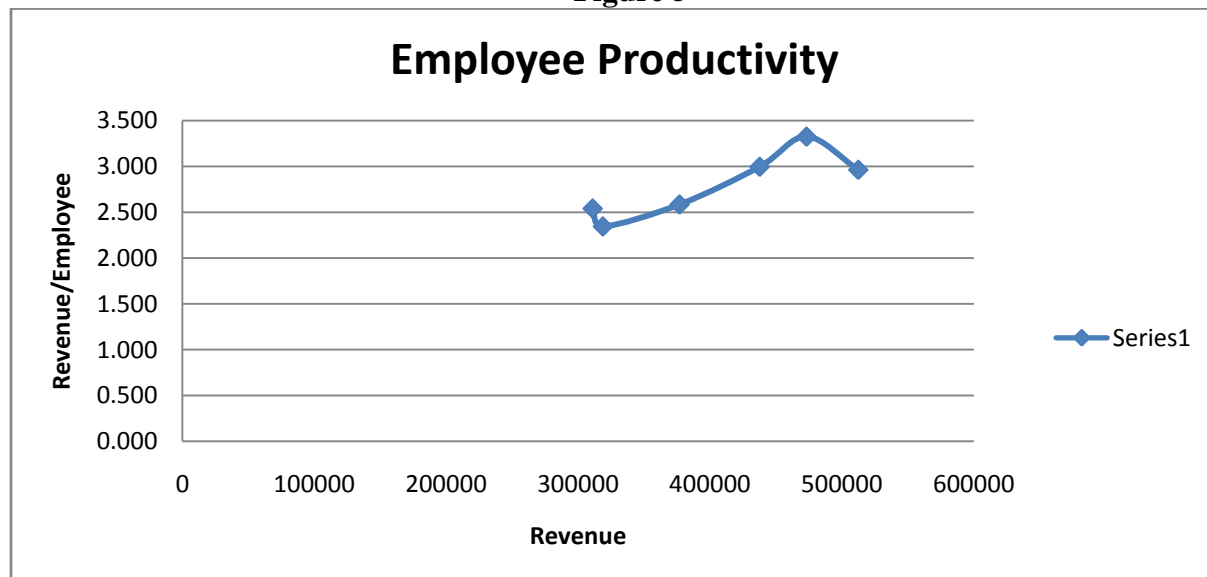
FINDINGS AND RECOMMENDATIONS:

It can be seen that coefficient of this model are significantly different from 0 as shown by student calculated ratios.

Student Theoretical values are Calculated **at α=5%** and degree of Freedom using Excel Function TINV. This value comes at **3.18** which is greater than 1.420 calculated t- value for Variable X1 and lower than **(3.629,4.286)** calculated t-value for variable X_2(Advtexp) and X_3(Market price per share).It shows that variable X_2 and X_3 explains strong variation of dependent variable(Revenue) and variable X_1 (No of employees) explains weak variation with Variable Y(revenue)

Above is also shown by the graphs in **Figure 1,2,3.**

Confidence interval for each Independent variable

IC A_0 [-1.611, 3.199]

IC A_1 [-1.003, 11.811]

IC A_2[-1.456, 758.059]

The Fisher theoretical value for 3 and 2 degrees of freedom for a significance level **α=5%** is calculated using function FINV as 19.16.

The overall regression is significant because **F(115.387) >F (theoretical) 19.16** , hence we can say that Regression model is well built. Calculated F(0.0086) is also significantly lower than Theoretical F (19.16) which further proves the model to be well built.

The Coefficient of determination (0.994) shows a very good linear model that explains the phenomena of change of 4 variables.

99.4% variation is due to explanatory variables and 0.6 % variation due to unregistered variables.

CONCLUSIONS & ACKNOWLEDGEMENTS:

Performance analysis of a company plays a decisive role in Strategy formulation especially in time of crisis.

Performance should be measured both with respect to results and Behaviors.

Statistical analysis consisted of investigation of behavior of known variable and developing equation to explain relationship of variables.

The main objective of regression analysis is to forecast variance in dependent variable based on covariance with independent variables

This paper has tried to find the notion of performance to emphasize the importance of economic performance of a company.

In this respected data of WIPRO LTD was collected from last 6 years annual report.The model built was a well chosen one and showed that each of explanatory variables :number of employees(X_1),Advertisement expenses(X_2) and Market price per share(X_3) contributes to explaining variation in Sales Revenue (Y).

Investing in advertising and promoting the Company would certainly increase revenue for the company as the identified model shows a direct link between these factors.

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Annual Reports for FY 2011-12,2012-13,2013-14,2014-15,2015-16

WOMEN IN NORTH-EAST INDIA AND THE REST: AN ANALYSIS OF NATIONAL FAMILY HEALTH SURVEY-4 DATA

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ABSTRACT

Women empowerment is the necessary condition for social and economic development. In the process of reducing gender discrimination, the government of India have been implementing various schemes and programmes providing ways and means towards women development and empowerment. On that backdrop our study tries to capture the women status of North East States compare to the so called advanced and less developed states of India after seven decades of independence. The study is based on the recently published NFHS-4, first level data. An effort has been made to explore the relative position of women on the basis of women empowerment, knowledge about the safety measures and gender based violence. However the observations are alarming. India women are discriminated and marginalized at every level, they have not absolutely free from some discrimination and harassment of the society. Women are discriminated and marginalized in social participation, economic participation, and access to education. Government initiatives alone would not be sufficient to achieve this goal. Society must take initiative to create a climate in which there is no gender discrimination. NGOs can play a crucial role here. Law and order should be strictly maintained. Lastly women empowerment cannot be possible unless women come with and help to self-empower themselves through education.

KEYWORDS: *Equity, Gender Based Violence, Safety Measures, Women Empowerment, Women Status,*

1. INTRODUCTION:

The region located on the north east part of India are regarded as the North Eastern Region (NER) and it consists of Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, and Sikkim. The NER of India has been considered as a backward region in terms of growth in per capita income (Das, 2013). Based on the MPI (multi-dimensional poverty index) scores, the 10 least developed states are Odisha, Bihar, Madhya Pradesh, Chhattisgarh, Jharkhand, Arunachal Pradesh, Assam, Meghalaya, Uttar Pradesh and Rajasthan. The seven most developed states are Goa, Kerala, Tamil Nadu, Punjab, Maharashtra, Uttarakhand and Haryana (**Alkire, Roche and Seth, 2013**).

Women's empowerment in India is heavily dependent on many different variables that include different zones (central/southern/northern/eastern/north-east), geographical location (urban/rural), educational status, social status (caste and class). From the first level publication of the state fact sheets of NFHS-4, we have selected few variables to make a general profile and the relative positions of the North East States and the rest of India.

2. LITERATURE REVIEW:

Generally, it is thought that the status of women is comparatively better in tribal society (Handsdak, 2012; Burman, 2012). The tribal people are more in numbers in the NER. The scheduled tribe are 94.75 per cent in Mizoram, 87.70 per cent in Nagaland, 85.53 per cent in Meghalaya, 63.66 per cent in Arunachal Pradesh, 34.41 per cent in Manipur, 30.95 per cent in Tripura, and 12.82 per cent in Assam (Zahol, 2010). Therefore, there is a perception that the status of women is better in the states of the North Eastern Region of the country in comparison with the status of women in rest of India (Das, 2013).

The concept of women's empowerment is a multidimensional idea. Women's empowerment is a flow concept which means the expansion in capabilities in a way which brings changes in the lives of individuals (Tripathi); people who are previously denied power are now being empowered. Kabeer (2005) defines it as a process by which those who have been denied the ability to make choices acquire such ability. The most important factor is, women themselves must be significant actors in the process of change rather than merely as its recipients that is being described or measured (Sen 1995; Mehra 1997). . Empowerment has been defined as to infuse people with power (**Narayana**, 2002, World Development Report, 2002/2000) i.e. access to resources, as expansion in individual's agency (**Kishore**, 2002), as power of decision making i.e. autonomy (**Jojeebboy**, 1995). In reality, there exists inequality in women's access to education, health care, physical and financial resources and opportunities in the political, economic, social and cultural field.

3. OBJECTIVES OF THE STUDY:

The objective of the study is to know the status of women in North East Region. An attempt has been made -

i.   To examine the position of women in North Eastern Region with in the states,

ii.   To examine the position of women in North Eastern Region in comparison with the all India average,

iii. To examine the position of women in North Eastern Region in comparison with the advanced states,

iv. To examine the position of women in North Eastern Region in comparison with the less developed states

4. THE METHODOLOGY OF THE STUDY:

The study is based on secondary data. The first phase release of the fact sheets of few states by NFHS-4 provides data on sources of women empowerment. We have picked up certain variables from NFHS-4 and attempt to observe its percentage incidence across North -East states of India. We take up six important variables from NFHS-4 signifying empowerment (first four) and consequent awareness (last two):

i)   Currently married women who usually participate in household decisions (%),

ii)   Working outside as a measure of economic independence, women who worked in the last 12 months who were paid in cash (%),

iii)   Women having a bank or savings account that they themselves use (%)

iv)   Women having a mobile phone that they themselves use (%).

v)   Knowledge of Women who know that consistent condom use can   reduce the chances of getting HIV/AIDS (%)

vi)   Women age 15-24 years who use hygienic methods of protection during their menstrual period (%),

5. RESULTS AND DISCUSSIONS:

From the first level publication of the state fact sheets of NFHS-4, we have selected few variables to make a general profile of the states with their relative positions (Table-1) with respect to the following dimensions:

i.   Overall Sex ratio of the total population (females per 1,000 males): OSR

ii.   Child Sex Ratio: CSR (0-6)

iii.   Gross Enrolment Ratio (GER) for Girls: GERG

iv.   Women who are literate (%): WL

v.   Women with 10 or more years of schooling (%): WS

vi.   Female Work Participation Rate: FWPR

vii.   Mean Age at Marriage among Females: MAMF

TABLE-1: GENERAL PROFILE AND RELATIVE POSITIONS OF THE SELECTED STATES								
	States / Indicators	OSR	CSR	GERG	WL	WS	FWPR	MAMF
Advanced States	Tamil Nadu	1033	995	114.2	79.4	50.9	41.2	19.9
	Maharashtra	952	925	98.18	80.3	42	42.9	18.8
	Haryana	876	877	85.79	75.4	45.8	17.79	18
Less	Bihar	1062	916	93.72	49.6	22.8	19.07	17.2

Developed States	MP	948	930	131.81	59.4	23.2	41.1	17
	AP	1020	992	90.15	62.9	34.3	52.7	17.5
NER States	Tripura	998	961	121.74	80.4	23.4	15.6	19.3
	Sikkim	942	889	123.37	86.6	40.7	41.2	20.2
	Meghalaya	1005	986	141.86	82.8	33.6	51.4	20.5
	Manipur	1049	987	147.73	85	45.9	31.5	21.5
	India	943	919	101.09	65.46	--	35.6	18.3

Source: Census of India, 2011; NSSO, 2010; NFHS-4; Sample Registration System, 2012

Following observations can be made from table-1, on different dimensions:

5a. OVERALL SEX RATIO AND CHILD SEX RATIO:

According to India's 2011 Census, while the overall female-to-male ratio has improved marginally as compared to the last Census, fewer girls were born than boys. As per the Census, the overall sex ratio has improved from 933 in 2001 to 943 in 2011, where as in 2011 the child sex ratio (0-6 years) has shown a decline from 927 females per thousand males in 2001 to 919 females per thousand males in 2011.

A high sex ratio can have many implications. Statistical research by Jean Dreze shows that shortage of women in society leads to violence against women. There's increase in incidents of rape, prostitution and violence against women. Jean Dreze and Reetika Khera, in a 2000 study, have concluded that murder rates in India are correlated with the female-male ratio; districts with higher proportion of females actually have lower murder rates. But the adverse relationship between crime and sex ratio in India has also been found by the general increase in population, higher emigration of educated and skilled men to other countries, and sourcing of women from other countries/regions. Thus, India could offer a case that differs from the general trend. In another paper, Wei and Xiaobo Zhang (2009) have suggested that high sex ratios have actually stimulated economic growth in China by inducing more entrepreneurship and hard work. But this is not so in India, where despite a persistently high sex ratio, the savings rate continues to be low.

Table-1 reveals that the sex ratio of the total population (females per 1,000 males) by state ranges from a low of 942 in Sikkim, 998 in Tripura and 1,005 in Meghalaya to a high of 1,049 in Manipur. OSR focus attention on the fact that girls in the four NER states are not being discriminated against their right to be born. The sex ratio of the total population (females per 1,000 males) in three states in the NER is higher than India with 943. The advanced states of Tamil Nadu with 1033 OSR, Maharashtra with 952 OSR and the less advanced states of Bihar with 1062, AP with 1020 OSR, is higher while Haryana with 876 OSR, lies much lower to India's 943. Only MP with 948 OSR lies very close to the normal range.

Table-1 reveals that the Child Sex Ratio is the highest for Manipur with 987 followed very closely by Meghalaya with 986 CSR. Child sex ratio for Tripura is 961 and for Sikkim with 889 being the lowest. Table-1 reveals that the Child sex ratio for India is 919. The three advanced states Tamil Nadu with 995 CSR, Maharashtra with 925 CSR, and Haryana with 877 CSR. The three less advanced states Bihar with 916 CSR, MP with 930 CSR, AP with 992 CSR.

5b. GROSS ENROLMENT RATIO FOR GIRLS, WOMEN WHO ARE LITERATE AND WOMEN WITH 10 OR MORE YEARS OF SCHOOLING:

Literacy plays a very crucial role in the social and economic development of a country. A low level of literacy in a population is apathetic to development and retards progress. As per Census 2011 the literacy rate of India in 2011 is 74.0 per cent. Literacy rate among females is 65.5 per cent whereas the literacy rate among males is 82.1 per cent. Table-1 reveals that Sikkim with 86.6% records the highest female population literacy rates among the four states, followed by Manipur with a literacy level of 85%, Meghalaya with 82.8% while Tripura remains at the bottom of the ladder with a literacy rate of 80.4%. The data reveals that literacy level among female population in all the four states of NER is well above the overall female literacy rate 65.5% in India in 2011. The three advanced states Maharashtra stands highest with 80.3%, Tamil Nadu with 79.4%, Haryana with 75.4% ranks much lower when compared with the states of NER. The three less advanced states with very low WL Bihar with 49.6%, AP with 62.9%, MP with 59.4%.

Gross Enrolment ratio for Girls for Manipur is 147.73% followed by Meghalaya with 141.86%. Sikkim with 123.37% occupies the third position. Tripura with 121.74% stands last. It is noteworthy that all the states of NER are well above overall GER 101.09% for India. It is indicative of the fact that Girls are enrolled to schools without discrimination. The four states of NER ranks much higher than even the three advanced states— Tamil Nadu with 114.2%, Maharashtra with 98.18%, Haryana with 85.79% and the three less advanced states Bihar with 93.72%, MP with 131.81%AP with 90.15%

Table-1 reveals that Manipur records the highest with 45.9% women with 10 or more years of schooling. Sikkim records the second highest with 40.7% WS, followed by Meghalaya with 33.6% WS while Tripura with 23.4% WS remains at the bottom of the ladder. Manipur with 45.9% and Sikkim with 40.7% WS is quite close to the three advanced states of Tamil Nadu with 50.9%, Maharashtra with 42%, Haryana with 45.8%. Meghalaya with 23.4% and Tripura with 23.4% share their boundaries with the three less advanced states Bihar with 22.8% WS, MP 23.2% WS, AP with 34.3% WS.

5c. FEMALE WORK PARTICIPATION RATE:

India has one of the lowest female work participation rate (FWPR), typically measured as the share of women that are employed or seeking work as a share of the working-age female population — among emerging markets and developing countries. At around 33 percent at the national level according to the NSS data. Moreover, India's gender gap in participation (between males and females) is the one of the widest among G-20 economies at 50 percent. Furthermore, FWPR has been on a declining trend in India, in contrast to most other regions, particularly since 2004/05 (Das, Chandra, Kochhar, Kumar 2015).

Table-1 reveals that Female work participation rate for Meghalaya is 51.4 %, Sikkim is 41.2%, Manipur is 31.5% and Tripura stands as low as 15.6%. Female work participation rate for India is 35.6%. FWPR for Meghalaya is well above the advanced states of Tamil Nadu with 41.2%, Maharashtra with 42.9%. However FWPR for Haryana with 17.79% and the three less advanced states of Bihar with 19.07%, stands very low. MP shows 41.1% FWPR and AP with 52.7% FWPR .

5d. MEAN AGE AT MARRIAGE AMONG FEMALES:

In the last decades, population surveys have demonstrated a consistent rise in the mean age at first marriage among women across the developing world. This demographic shift has coincided

with a global campaign against child marriage that has focused squarely on a rights based discourse of gendered empowerment of young girls (Weis 2015). An early age at marriage of women is an indicator of the low status of women in society; at the individual level too, an early age at marriage for a woman is related to lower empowerment and increased risk of adverse reproductive and other health consequences (Mason, 1986; International Center for Research on Women, 2007).

Table-1 reveals that the mean age at marriage for females in Manipur is 21.5% for Meghalaya is 20.5 %, being very closely followed by Sikkim with 20.2% and MAMF for Tripura is 19.3 % giving it a last position among the four states. MAMF for all the four states of NER is well above the MAMF for India with 18.3% as well as the three advanced states Tamil Nadu with 19.9%, Maharashtra with 18.8%, Haryana with 18%. MAMF in the three less advanced states Bihar with 17.2%, MP with 17%.AP with 17.5%.

6. MAJOR FINDINGS OF THE STUDY:

The findings of the study can be arranged on the basis of three dimensions – empowerment, knowledge about safety measures and violence. The main effort was to explore the causal relationship between these three dimensions and the indicators, mentioned earlier.

6a. ON EMPOWERMENT

The relative position of women in different states of NER in terms of women empowerment can be examined by the following aspects / dimensions.

i. Child Sex Ratio (CSR), Overall Sex Ratio (OSR) and Empowerment

Table-2: CSR , OSR and Empowerment						
States / Indicators	CSR	OSR	Participation in household decisions (%)	Economic independence (%)	Having a bank or savings account (%)	Having a mobile phone (%)
Tamil Nadu	995	1033	84	30.5	77	62
Maharashtra	925	952	89.3	28.9	45.3	45.6
Haryana	877	876	76.6	17.6	45.6	50.5
Bihar	916	1062	75.2	12.5	26.4	40.9
MP	930	948	82.8	29.9	37.3	28.7
AP	992	1020	79.9	42.1	66.3	36.2
Tripura	961	998	91.7	26.3	59.2	43.9
Sikkim	889	942	95.3	19.9	63.5	79.8
Meghalaya	986	1005	91.4	35.9	54.4	64.3
Manipur	987	1049	96.2	40.9	34.8	63.1
Source: NFHS-4 Fact Sheets, Census of India, 2011						

Table-2 shows that Manipur which ranks the highest with1,049 (females per 1,000 males) gives the highest freedom to women, 96.2% participate in decisions making and 40.9% women have economic independence however ranges the lowest with 34.8% women having a bank or savings

account that they themselves use and 63.1% have a mobile phone that they themselves use. Meghalaya with 1,005 OSR gives the least freedom to women, 91.4% participate in decisions making 35.9% have economic independence, 54.4%   women have a bank or savings account and 64.3% have a mobile phone. Tripura with 998 OSR occupies the third position where 91.7% participating in decisions making and only 26.3% women having economic independence, but ranges high with 59.2% women having a bank or savings account that they themselves use but ranks the lowest with 43.9% having a mobile phone that they themselves use. Sikkim with 942 OSR stands second highest with 95.3% participating in household decisions, gives the least economic independence19.9% to women but actually ranges the highest with 63.5% women having a bank or savings account and 79.8% having a mobile phone. Tamil Nadu with 1033OSR, has 84% women who participate in decisions making, only 30.5% women have economic independence, 77%, have a bank or savings account which is much higher than any of the four states of NER and 62% have a mobile phone. However Bihar with 1062 OSR ranks higher than any of the states of NER but actually ranges the lowest with 75.2% women participating in decisions making, only 12.5% women have economic independence, 26.4%, have a bank or savings account which is much lower than any of the four states of NER and 40.9% have a mobile phone.

Manipur gives the highest economic independence 40.9% to women. While this proportion is high when compared with other states in India except AP with 42.1%, it shows that about 59.1% that is roughly three fifth women not having any economic independence. Economic independence to women is higher *for* Manipur than even *the* developed states of Tamil Nadu with 30.5%. Thus economic independence can be highly associated with OSR and development of a state. The more economically independent a woman, the more developed the state, least being Bihar giving only 12.5% economic independence to women. Sikkim gives the least economic independence19.9% to women signifying that women participating in household decisions may/ may not be economically independent, moreover do not have a major say in decisions about the use of their own earnings.

Empowerment here signifies increased control over one's life, one's income, making decision that effect themselves and their family and implementing decisions over others. Decision making power being an important dimension has direct impact on economic independence of women. The table indicates that women when they are at par with men have better access to freedom such as having a bank account. When OSR is unequal women tend to lose control over their basic freedom.

Sex ratio of the total population (females per 1,000 males) varies greatly across states according to participation of women in decision making, their economic independence, and their capability of having a bank or savings account, or a mobile phone. The low status of women in many states of India, play a significant role in determining OSR and vice versa. According to the table all the four states of NER rank the highest when compared to other developed states in OSR. Women here have the right to be born. They not only have the right in decision making but also are economically independent. All the four states of NER give freedom to women to have bank or savings account and own mobile phone that they themselves use.

In fact, OSR highest at 1049 in Manipur is the highest where women are more economically independent and have the right in decision making. Participation in decision making, economic

independence falls dramatically in states where the OSR is low affecting girls' survival by subjecting them to gender-based discrimination.

Table-2 reveals that the Child Sex Ratio is the highest for Manipur with 987 followed very closely by Meghalaya with 986. Child sex ratio for Tripura is 961 and for Sikkim with 889 being the lowest

ii. Gross Enrolment Ratio for Girls (GERG), Women who are Literate (WL), Women with 10 or more Years of Schooling (WS) and Empowerment**.**

States / Indicators	GERG	WL (%)	WS (%)	Participation in household decisions (%)	Economic independence (%)	Having a bank or savings account (%)	Having a mobile phone (%)
Tamil Nadu	114.2	79.4	50.9	84	30.5	77	62
Maharashtra	98.18	80.3	42	89.3	28.9	45.3	45.6
Haryana	85.79	75.4	45.8	76.6	17.6	45.6	50.5
Bihar	93.72	49.6	22.8	75.2	12.5	26.4	40.9
MP	131.81	59.4	23.2	82.8	29.9	37.3	28.7
AP	90.15	62.9	34.3	79.9	42.1	66.3	36.2
Tripura	121.74	80.4	23.4	91.7	26.3	59.2	43.9
Sikkim	123.37	86.6	40.7	95.3	19.9	63.5	79.8
Meghalaya	141.86	82.8	33.6	91.4	35.9	54.4	64.3
Manipur	147.73	85	45.9	96.2	40.9	34.8	63.1

TABLE-3: GERG, WL, WS AND EMPOWERMENT

Source: NFHS-4 Fact Sheets, Census of India, 2011

Table-3 reveals that Manipur which ranks the highest with 147.73% GERG gives the highest freedom to women 96.2% participate in decisions making and 40.9% women have economic independence however ranges the lowest with 34.8% women having a bank or savings account and 63.1% having a mobile phone. Meghalaya with 141.86% GERG gives the least freedom to women, 91.4% participate in decisions making 35.9% have economic independence, 54.4% women having a bank or savings account and 64.3% have a mobile phone. Sikkim with 123.37% GERG shows 95.3% participating in household decisions gives the least economic independence19.9% to women but actually ranges the highest with 63.5% women having a bank or savings account and 79.8% having a mobile phone. Tripura with 121.74% GERG occupies the third position where 91.7% participate in decisions making and only 26.3% women have economic independence, and 59.2% women having a bank or savings account but ranks the lowest with 43.9% having a mobile phone.

All the four states of NER ranks much higher than Tamil Nadu with 114.2% GERG shows 30.5% women have economic independence, 77%, have a bank or savings account which is much higher than any of the four states of NER. However MP with 131.81% GERG ranks higher

than the states of NER (except Manipur) gives 82.8% freedom to participate in decisions making and 29.9% have economic independence.

It is noteworthy that all the states of NER are well above the overall GERG 101.09% for India. It is indicative of the fact that girls here are enrolled to schools without discrimination. Education has great possibility to inform and empower women in ways that can help them to take important decisions, to be economically independent, to manage money, have a bank account, or a mobile phone that they themselves use. GERG is much better in the states of NER. This is directly impacted upon other dimension of empowerment. From this we can decipher that more economically independent women are or the more they participate in decision making they are better able to judge the fate of girls, thereby deciding upon the importance of girls going to schools and not discriminate against. GERG increases with the economic independence of women in most states.

Table-3 reveals Manipur with 85% WL gives highest freedom to women, 96.2% participate in decisions making and 40.9% women have economic independence however ranges the lowest with 34.8% women having a bank or savings account and 63.1% having a mobile phone. The other states show a somewhat similar relationship. Sikkim with 86.6% records the highest WL among the four states shows 95.3% participation of women in household decisions, with 63.5% women having a bank or savings account, ranges the highest, with 79.8% having a mobile phone however gives the least economic independence19.9% to women. Meghalaya with 82.8%WL shows 91.4% participation in decisions making 35.9% have economic independence, 54.4% women have a bank or savings account and 64.3% having a mobile phone. Tripura remains at the bottom of the ladder with a WL of 80.4% shows 91.7% participate in decisions making only 26.3% women economically independent, ranks the lowest with 43.9% having a mobile phone, but actually ranges the highest with 59.2% women having a bank or savings account. However the data reveals that literacy level among female population in all the four states of NER is well above the overall female literacy rate 65.5% in India in 2011 as well as the three advanced states.

Notably, despite a very high WL in most states women do not enjoy economic independence. However participation of women in household decisions, having a bank or savings account, or a mobile phone, is better in these states. States having low WL like Bihar with 49.6% also scores low in other dimensions of empowerment such as 75.2% participate in decisions making only 12.5% women are economically independent, 26.4% women having a bank or savings account and 40.9% having a mobile phone. Women's participation in decisions making is likely to be influenced by educational attainment. Women if they are literate the more likely for them to participate in household decision. Moreover women who are economically independent, participate in decision making are more likely to ensure that their children are educated. Thus with improved WL women will have better empowerment.

Table-3 reveals Manipur records the highest with 45.9% women having 10 or more years of schooling gives highest freedom 96.2% in decisions making and 40.9% women having economic independence however ranges the lowest with 34.8% women having a bank or savings account and 63.1% having a mobile phone. Sikkim records the second highest with 40.7% WS, shows 95.3% participation of women in household decisions gives the least economic independence19.9% to women but actually ranges the highest with women 63.5% having a bank or savings account that they themselves use and 79.8% having a mobile phone. Meghalaya with 33.6% WS show 35.9% women economically independent, 54.4% women having a bank or

savings account and 64.3% having a mobile phone. Tripura with 23.4% WS remains at the bottom of the ladder shows only 26.3% women economically independent also ranks the lowest with only 43.9% having a mobile phone, but actually ranges the second highest with 59.2% women having a bank or savings account. There are prominent state wise differences in WS that has direct impact on other aspect of women empowerment.

Tamil Nadu with 50.9% WS being the highest also ranks high in giving freedom to women in making important decisions 84%, giving 30.5% economic independence, 77% having a bank account. Bihar with 22.8% WS scores low in other dimensions of empowerment. Gender inequality increases sharply with decrease in WS, in participation of women in decision making, economic independence, having a bank account as in the case of Tripura and the less advanced states. Gender equality varies sharply with economic independence of women as in the case of Tamil Nadu with 50.9% WS being the highest also ranks high in giving economic independence to women. Women if they are actively involved in decision making can bring about a change in their own lives as well as those dependent on them.

Empowerment of women results from an improved access to education, enrolment to schools and educational attainment. Lowered access to education, leads to disempowerment of women, poor economic independence, limits power over decision making and freedom to use ones earnings

iii.   **Female Work Participation Rate (FWPR) and Empowerment**

States / Indicators	FWPR	Participation in household decisions (%)	Economic independence (%)	Having a bank or savings account (%)	Having a mobile phone (%)
**TABLE-4: FWPR AND EMPOWERMENT**
Tamil Nadu	41.2	84	30.5	77	62
Maharashtra	42.9	89.3	28.9	45.3	45.6
Haryana	17.79	76.6	17.6	45.6	50.5
Bihar	19.07	75.2	12.5	26.4	40.9
MP	41.1	82.8	29.9	37.3	28.7
AP	52.7	79.9	42.1	66.3	36.2
Tripura	15.6	91.7	26.3	59.2	43.9
Sikkim	41.2	95.3	19.9	63.5	79.8
Meghalaya	51.4	91.4	35.9	54.4	64.3
Manipur	31.5	96.2	40.9	34.8	63.1
Source: NFHS-4 Fact Sheets, Census of India, 2011

Table-4 shows wide variation across states, Female work participation rate is highest for Meghalaya with 51.4% shows 91.4% participating in household decisions 35.9% women economically independent, 54.4% women having a bank or savings account and 64.3% having a mobile phone. Sikkim records the second highest with 41.2% FWPR gives the least economic independence19.9% to women but actually ranges the highest with 63.5% having a bank or savings and 79.8% having a mobile phone. Manipur with 31.5% FWPR gives highest freedom 96.2% in decisions making and 40.9% women having economic independence however ranges the lowest with 34.8% women having a bank or savings account and 63.1% having a mobile

phone. Tripura with 15.6% FWPR remains at the bottom of the ladder shows only 26.3% women economically independent also ranks the lowest with only 43.9% having a mobile phone.

Maharashtra with 42.9 % FWPR being the highest also ranks high in giving freedom to women 89.3% making important decisions, 28.9% having economic independence. Bihar with a low of 19.07% FWPR also scores low in other dimensions of empowerment. The data suggest that women's participation in decision making is likely to be influenced by FWPR. FWPR for the states of Meghalaya and Sikkim is well above the advanced states of Tamil Nadu with 41.2% Maharashtra with 42.9%, Nevertheless a relationship between FWPR and Participation of women in household decisions, economic independence, having a bank or savings account or a mobile phone cannot be established.

Manipur ranks the least with 31.5% FWPR gives the highest economic independence 40.9% to women. Sikkim with 19.9% ranges very low in giving economic independence to women. Economic independence in Tamil Nadu with 30.5%, Maharashtra with 28.9% is much less than all the four states of NER. Women are less likely than men to be employed, and when employed, they are also less likely to have economic independence.

Having a bank or savings account gives women an increased control over their own lives, giving them greater self-confidence. It is an indicator of women's ability to have control over money; the data reveals few women in India have a bank or savings account that they themselves use. Better FWPR and increased economic independence of women signifies empowerment of women. However women with earnings in most states do not have a major say in decisions making. Employment is an important source of empowerment for women but the data indicates that FWPR do not have much effect on participation of women in household decisions, economic independence, having a bank or savings account, or a mobile.

iv. Mean Age at Marriage Am ong Females (MAMF) and Empowerment

TABLE-5: MAMF AND EMPOWERMENT					
States / Indicators	MAMF	Participation in household decisions (%)	Economic independence (%)	Having a bank or savings account (%)	Having a mobile phone (%)
Tamil Nadu	19.9	84	30.5	77	62
Maharashtra	18.8	89.3	28.9	45.3	45.6
Haryana	18	76.6	17.6	45.6	50.5
Bihar	17.2	75.2	12.5	26.4	40.9
MP	17	82.8	29.9	37.3	28.7
AP	17.5	79.9	42.1	66.3	36.2
Tripura	19.3	91.7	26.3	59.2	43.9
Sikkim	20.2	95.3	19.9	63.5	79.8
Meghalaya	20.5	91.4	35.9	54.4	64.3
Manipur	21.5	96.2	40.9	34.8	63.1
Source: NFHS-4 Fact Sheets, Census of India, 2011					

An early age at marriage entails getting involved in responsibilities of children and family. It restricts women's access to education and limits the time needed for them to develop and mature. It is also unlikely they be accorded power or independence.

Table-5 reveals that the mean age at marriage for females in Manipur is 21.5%, ranks the highest with 96.2% of currently married women in participating in household decisions gives highest economic independence 40.9% to women however ranges the lowest with 34.8% women having a bank or savings account and 63.1% owning a mobile phone. The other states show the same discrepancy. MAMF for Sikkim is 20.2% has 95.3% participating in household decisions gives the least economic independence19.9% to women but actually ranges the highest with 63.5% women having a bank or savings account and 79.8% owning a mobile phone.. MAMF for Meghalaya is 20.5% with 91.4% participating in household decisions however only 35.9% having economic independence, 54.4% having a bank or savings account and 64.3% own a mobile phone. Tripura with 19.3 % MAMF shows 91.7% participating in household decisions, of whom only 26.3% having economic independence, but actually ranges the highest with 59.2% having a bank or savings account and 43.9% owning a mobile phone.

The MAMF for all the four states of NER is well above the MAMF for India with18.3%, Tripura with 19.3 which stands last among the four states is close to Tamil Nadu with 19.9%. Women are married before the age of 18 in all the less advanced states particularly Bihar and MP, they also score very low in other aspects of empowerment.

Mean age at marriage for females is an important deciding factor as to whether a woman will have say in decision making, whether she will have economic independence, a bank or savings account or a mobile phone. Women in all the four states of NER enjoy a much better position in terms of MAMF than even the advanced states of India. Participation of women in decision making in all the four states is much higher than the advanced states.

6b. ON KNOWLEDGE ABOUT SAFETY MEASURES

The knowledge about the safety measures can be analyzed in two different aspects i.e. Knowledge of Women who know that consistent condom use (CCU) can reduce the chances of getting HIV/AIDS (%) and Women age 15-24 years who use hygienic methods of protection (HMP)during their menstrual period (%),

i.   **Overall Sex ratio (OSR), Women who are Literate (WL), Women with 10 or more Years of Schooling (WS) +and Knowledge about the Safety Measures:**

TABLE-6: OSR, WL, WS AND KNOWLEDGE ABOUT THE SAFETY MEASURES					
States / Indicators	OSR	WL (%)	WS (%)	CCU (%)	HMP (%)
Tamil Nadu	1033	79.4	50.9	64.7	91.4
Maharashtra	952	80.3	42	67.9	66.1
Haryana	876	75.4	45.8	71.6	78.4
Bihar	1062	49.6	22.8	33.5	31
MP	948	59.4	23.2	46.8	37.6
AP	1020	62.9	34.3	57.5	67.5
Tripura	998	80.4	23.4	57.6	43.5
Sikkim	942	86.6	40.7	62.7	84.6
Meghalaya	1005	82.8	33.6	47	63.7
Manipur	1049	85	45.9	79	76.1
Source: NFHS-4 Fact Sheets, Census of India, 2011					

An important indicator of women's empowerment for health and well-being is the use of hygienic methods of protection during their menstrual period and awareness about consistent condom use to reduce the chances of getting HIV/AIDS by women across states. As Table 6 shows, there is great variation in awareness among women on safety measures. Sikkim with 942 OSR shows 62.7% women know that consistent condom use can reduce the chances of getting HIV/AIDS and occupies the top most position with 84.6% women age 15-24 years knowing and using hygienic methods of protection during their menstrual period. Manipur with 1,049 OSR shows 79% women being aware of CCU is the second highest with 76.1% women age 15-24 years knowing and using HMP. Tripura with 998 OSR has 57.6% Women knowing CCU and 43.5% women knowing and using HMP. Meghalaya with 1,005 OSR shows 47% women knowing CCU stands third with 63.7% women knowing and using HMP.

Tamil Nadu with 1033 OSR shows 64.7% knowing CCU. 91.4% women knowing and using HMP is much higher than any of the states of NER. Bihar with 1062 OSR highest in all the states, ranks the lowest with 33.5% being aware of CCU ranks the least with 31% women knowing and using HMP. Women in the four states of NER are at a much better position on awareness about safety measures compared to other states of India. However a relationship cannot be established between OSR and awareness on safety measures. More women are at par with men the more they are aware about safety measures that affect their lives. Women in Sikkim are in a better position of using safety measures than women in Meghalaya as the ratio becomes more than equal and so vulnerability of women also increases. When greater value is placed on the health and survival of males than females it results in gender-based inequalities.

As **Table 6** shows, there is great variation in awareness by women across states. Sikkim is a highly female literate state with 86.6% women being literate occupies the top most position with 84.6% women age 15-24 years knowing and using hygienic methods of protection during their menstrual period and 62.7% women knowing that consistent condom use can reduce the chances of getting HIV/AIDS. Manipur which is the second highest with 85% WL is the second leading state with 76.1% women knowing and using HMP, and 79% women being aware of CCU. Meghalaya occupies the third position with 82.8% WL and 47% women knowing CCU also stands third with 63.7% women age 15-24 years knowing and using HMP. Tripura with 80.4% WL has 57.6% women knowing CCU, stands last with 43.5% women who use HMP. Tamil Nadu with 79.4%, WL shows 64.7% CCU and 91.4% being aware of HMP. Bihar with 49.6%WL, ranks the lowest with 33.5% CCU and 31% being aware of HMP. An association between WL and awareness on safety measures can be drawn. To conclude we can say women who are literate are much more likely to be aware of safety measures such as consistent condom use can reduce the chances of getting HIV/AIDS or using hygienic methods of protection during their menstrual period.

As **Table 7** shows, Manipur is the leading state with 45.9% women with 10 or more years of schooling also shows with 76.1% women age 15-24 years knowing and using hygienic methods of protection during their menstrual period, and 79% women being aware that consistent condom use can reduce the chances of getting HIV/AIDS. Sikkim with 40.7% WS records the second highest with 84.6% women knowing and using HMP also shows 62.7% knowing CCU. Meghalaya with 33.6%WS stands third with 63.7% women knowing and using HMP and 47% women being aware of CCU. Tripura with 23.4% WS is in the last rung of the ladder with 43.5% women using HMP and 57.6% women being aware of CCU.

Tamil Nadu with 50.9% WS, shows 64.7% knowing CCU. 91.4% women knowing and using HMP. Bihar with 22.8%, lowest in all the states, ranks the lowest with 33.5% being aware of CCU ranks the least with 31% women knowing and using HMP.

Women with 10 or more years of schooling are much more likely to be aware of safety measures. Women's empowerment with the likelihood of a woman using preventive measures to reduce the chances of getting HIV/AIDS or using hygienic methods of protection during their menstrual period for health and well-being can be positively associated.

ii. Female Work Participation rate (EWPR), Mean Age at Marriage among Females (MAMF) and Knowledge about the Safety Measures:

TABLE-7: FWPR, MAMF AND KNOWLEDGE ABOUT THE SAFETY MEASURES				
States / Indicators	FWPR	MAMF	CCU (%)	HMP (%)
Tamil Nadu	41.2	19.9	64.7	91.4
Maharashtra	42.9	18.8	67.9	66.1
Haryana	17.79	18	71.6	78.4
Bihar	19.07	17.2	33.5	31
MP	41.1	17	46.8	37.6
AP	52.7	17.5	57.5	67.5
Tripura	15.6	19.3	57.6	43.5
Sikkim	41.2	20.2	62.7	84.6
Meghalaya	51.4	20.5	47	63.7
Manipur	31.5	21.5	79	76.1
Source: NFHS-4 Fact Sheets, Census of India, 2011				

Tables 7 reveals Meghalaya occupies the top most position with 51.4 % FWPR, stands last with 47%women being aware that consistent condom use can reduce the chances of getting HIV/AIDS and occupies the third position with 63.7% women age 15-24 years knowing and using the hygienic methods of protection during their menstrual period. Sikkim is the second leading state with 41.2% FWPR shows 84.6% women knowing and using HMP also shows 62.7% women know CCU. Manipur with 31.5% FWPR shows 76.1% women knowing and using HMP and occupies the topmost position in 79% women being aware CCU. Tripura stands as low as 15.6% FWPR is in the last rung of the ladder with 43.5% women age 15-24 years HMP and 57.6% women being aware of CCU.

Maharashtra with 42.9 FWPR shows 67.9% being aware of CCU ranks the least with 66.1% women knowing and using HMP. Haryana with a low of 17.79% FWPR shows 71.6% being aware CCU ranks the least with 78.4% women knowing and using HMP. Bihar with a low of 19.07%, FWPR ranks the lowest with 33.5% being aware CCU ranks the least with 31% women knowing and using HMP. The four states of NER enjoys a much better position, but FWPR cannot be associated with the likelihood of a woman using safety measures.

Tables 7 reveals Manipur with 21.5 MAMF occupies the topmost position with 79% women being aware CCU, is the second leading state with 76.1% women age 15-24 years knowing and using hygienic methods of protection during their menstrual period. Meghalaya with 20.5

MAMF stands third with 63.7% women knowing and using HMP and 47% women with CCU. Sikkim with 20.2 MAMF occupies the top most position with 84.6% women age 15-24 years knowing and using HMP also shows 62.7% women with CCU. Tripura with 19.3% MAMF is in the last rung of the ladder with 43.5% women age 15-24 years who use HMP and 57.6% women with CCU.

The MAMF for all the four states of NER is well above India with 18.3%. Tamil Nadu with 19.9% MAMF show 64.7% know CCU and ranks the highest with 91.4% women age 15-24 years knowing and using HMP. Among the three less advanced states Bihar with 17.2% MAMF ranks the lowest on awareness on safety measures. Women in the four states of NER are at a much better position on awareness about safety measures compared to other states of India. More women are at par with men the more they are aware about safety measures that affect their lives. MAMF can be associated with the likelihood of a woman using preventive measures to reduce the chances of getting HIV/AIDS or using hygienic methods of protection during their menstrual period

6c. ON GENDER BASED VIOLENCE

The gender based violence can be explained in two different dimensions – ever married women who have ever experienced spousal violence (SV) and ever married women who have experienced violence during any pregnancy (VP).

i. **Overall Sex ratio (OSR), Women who are Literate (WL), Women with 10 or more Years of Schooling (WS) and Gender Based Violence (Spousal Violence , violence during Pregnancy)**

TABLE-8: OSR, WL, WS AND GENDER BASED VIOLENCE				
States / Indicators	OSR	WL (%)	WS (%)	SV (%)	VP (%)
Tamil Nadu	1033	79.4	50.9	40.6	6.2
Maharashtra	952	80.3	42	21.4	2.9
Haryana	876	75.4	45.8	32	4.9
Bihar	1062	49.6	22.8	43.2	4.8
MP	948	59.4	23.2	33	3.3
AP	1020	62.9	34.3	43.2	4.8
Tripura	998	80.4	23.4	27.9	2.2
Sikkim	942	86.6	40.7	2.6	0.4
Meghalaya	1005	82.8	33.6	28.7	0.4
Manipur	1049	85	45.9	53.1	3.4
Source: NFHS-4 Fact Sheets, Census of India, 2011					

The sex ratio of the total population (females per 1,000 males) is highest for Manipur with 1,049 also has highest prevalence of gender based violence with 53.1% women experiencing spousal violence and 3.4% ever-married women experiencing violence during any pregnancy. This is the highest among all the four states of NER. With 1,005 OSR in Meghalaya 28.7% experience SV and 0.4% experience VP. Tripura with 998 OSR has 27.9% women having experienced SV stands second with 2.2% experiencing VP. Sikkim with 942 OSR shows the least prevalence of gender based violence faced by women with 2.6% experiencing SV and 0.4% experiencing VP.

Tamil Nadu with 1033 OSR shows the highest prevalence of gender based violence faced by women with 40.6% experiencing SV and 6.2% experiencing VP. Maharashtra with 952 OSR close to India's 943 shows the least prevalence of gender based violence faced by women with 21.4% experiencing SV and 2.9% women experiencing VP. Bihar with a high 1062 OSR shows the highest prevalence of gender based violence faced by women with 43.2% experiencing SV and 4.8% women experiencing VP. All the four states in the NER have higher than normal OSR and also rank high in prevalence of violence. Sikkim with 942 however shows minimal prevalence of violence. This analysis shows that women if more in number as in the case of Manipur, Tamil Nadu, Bihar, and AP are indeed particularly vulnerable when compared with women in states where there is parity, they are subject to violence, suffer more spousal violence.

Sikkim which records the highest 86.6% WL among the four states shows minimal gender based violence with 2.6% women experiencing spousal violence and 0.4% women experiencing violence during any pregnancy. So from this we can decipher Education, can be positively associated with gender based violence, literacy among female population lowers the risk of women experiencing gender based violence. However this does not hold the same for Manipur which records the second highest WL of 85%, records highest gender based violence with 53.1% women having SV and 3.4% experiencing VP this is possibly because of a high OSR. Meghalaya with 82.8% WL shows 28.7% women SV and 0.4% - experiencing VP. Tripura remains at the bottom of the ladder with WL of 80.4% shows 27.9% women having experiencing SV and 2.2% experiencing VP. All the four states of NER with a high WL witness gender based violence however the incidence is much lower than states with lower WL. WL in India is 65.46%. Tamil Nadu with 79.4% WL records highest gender based violence with 40.6% women having experienced SV and 6.2% women experiencing VP. Haryana with 75.4% WL records 32% women having experienced SV and 4.9% experiencing VP. Bihar with a low of 49.6% WL records highest gender based violence with 43.2% women having experienced SV and 4.8% experiencing VP. In India, significant proportions of currently married women experience violence. Table 8, shows prevalence of spousal violence, even violence during any pregnancy, but also suggests that the majority of currently married women do not face violence in all the four states. Literacy alone cannot be a factor to circumvent gender based violence. Literacy among female population does play a major role in eliminating violence, but possibly other factors like parity among men and women, women employment, MAMF may have a contributing role to play.

Table 8 shows how women's 10 or more years of schooling may have impact on whether they will or will not experience gender based violence. Sikkim that records the second highest with 40.7% WS records the least prevalence of violence with 2.6% ever-married women who have ever experienced spousal violence and 0.4% experiencing violence during any pregnancy. Meghalaya that stands third with 33.6% WS shows less prevalence of violence with 28.7% women experiencing SV and 0.4% experiencing VP. Tripura with 23.4% WS reveals 27.9% experiencing SV and 2.2% experienced VP. However Manipur that records the highest with 45.9% WS also occupies the top most position in inflicting violence to female population with 53.1% ever-married women who have ever experienced SV and 3.4% experiencing VP. Tamil Nadu with 50.9% WS also has highest prevalence of gender based violence with 40.6% experiencing SV and 6.2% women experiencing VP. Tripura with 23.4% share it's boundary with Bihar having the least 22.8%WS showing the highest gender based violence with 43.2% experiencing SV and 4.8% ever-married women experiencing VP. From this data it is evident

that women with 10 or more years of schooling have lesser exposure to violence. Prevalence of violence varies among women across states. Prevalence of violence may or may not be directly dependent on educational attainment. Women's 10 or more years of schooling may have impact on whether women will or will not experience gender based violence. Education may lower a women's risk of spousal violence. Other factors such as OSR play a major role in deciding whether a woman will be subjected to violence or not.

ii. Female Work Participation Rate (FWPR), Mean Age at Marriage Among Females (MAMF) and Gender Based Violence (Spousal Violence , violence during Pregnancy)

TABLE-9: FWPR, MAMF AND GENDER BASED VIOLENCE				
States / Indicators	FWPR	MAMF	SV (%)	VP (%)
Tamil Nadu	41.2	19.9	40.6	6.2
Maharashtra	42.9	18.8	21.4	2.9
Haryana	17.79	18	32	4.9
Bihar	19.07	17.2	43.2	4.8
MP	41.1	17	33	3.3
AP	52.7	17.5	43.2	4.8
Tripura	15.6	19.3	27.9	2.2
Sikkim	41.2	20.2	2.6	0.4
Meghalaya	51.4	20.5	28.7	0.4
Manipur	31.5	21.5	53.1	3.4
Source: NFHS-4 Fact Sheets, Census of India, 2011				

Table 9 shows how gender based violence is impacted upon by FWPR, women's employment status and earnings. Meghalaya that ranks highest with 51.4% FWPR shows high prevalence of violence with 28.7% ever-married women who have ever experienced spousal violence and 0.4% experiencing violence during any pregnancy. AP with 52.7% FWPR shows higher prevalence of gender based violence 43.2% experiencing SV and 4.8% experiencing VP. Again Tamil Nadu with 41.2% FWPR show high prevalence of violence with 40.6% experiencing SV and 6.2% experiencing VP. Manipur that occupies the third position with 31.5% FWPR also occupies the top most position in inflicting violence to female population with 53.1% experiencing SV and 3.4% facing VP. Women who are employed witness a higher prevalence of violence. Further, earning among women employed cannot give sufficient security to women. Sikkim that records the second highest with 41.2% FWPR, records the least prevalence of violence with 2.6% experiencing SV and 0.4% experiencing VP. Maharashtra with 42.9 FWPR records the least prevalence of violence with 21.4% experiencing SV and 2.9% experiencing VP. Tripura with 15.6% FWPR reveals 27.9% experiencing SV and 2.2% experienced VP. Bihar with the least 19.07% FWPR occupies the top most position in inflicting violence to female population with 43.2% experiencing SV and 4.8% experiencing VP. States with poor FWPR have the highest prevalence of violence.

Among the four states of NER the mean age at marriage for females is highest for Manipur with 21.5% MAMF also shows highest prevalence of gender based violence with 53.1% women experiencing spousal violence and 3.4% women experiencing violence during any pregnancy. With 20.5% MAMF in Meghalaya shows 28.7% experience SV and 0.4% experience VP. Tripura with 19.3 MAMF has 27.9% women having experienced SV stands second with 2.2%

experiencing VP. Sikkim with 20.2% MAMF shows the least prevalence of gender based violence faced by women with 2.6% experiencing SV and 0.4 experiencing VP. The mean age at marriage for females in India is 18.3%. Tamil Nadu with 19.9% MAMF shows the highest prevalence of gender based violence faced by women with 40.6% experiencing SV and 6.2% experiencing VP. Maharashtra with 18.8% MAMF shows 21.4% experiencing SV and 2.9% experiencing VP. Bihar with a low 17.2 MAMF shows the highest prevalence of gender based violence with 43.2% experiencing SV and 4.8% experiencing VP. An early age at marriage of women is an indicator of the low status of women in society; at the individual level too, an early age at marriage for a woman is related to lower empowerment and increased risk of adverse reproductive and other health consequences (Mason, 1986; International Center for Research on Women, 2007). Table 9 shows that mean age at marriage for females has no association with gender based violence. However states like Sikkim show some relevance to the fact that women if married at a later stage will not experience spousal violence. Prevalence of violence can be least for women who make decisions jointly with their husbands. Sikkim with 95.3% and Maharashtra with 89.3% participation in decision making shows minimal gender based violence

7. CONCLUDING OBSERVATIONS AND RECOMMENDATIONS:

From the discussion it is clear that the status of women in the states of NER is better in some indicators than the status of women in rest of India. However, puzzling contradictions occur within each state. Today we have noticed different Acts and Schemes of the central government as well as state government to empower women in India. But in India women are discriminated and marginalized at every level of the society in social-political-economic participation and access to education. Women empowerment cannot be possible unless women come and help to self-empower themselves. There is a need to promote education of women, prevention and elimination of violence against women.

8. LIMITATIONS OF THE STUDY AND SCOPE OF FURTHER RESEARCH:

The study is mainly based on the first level published data of NFHS-4. So due to the non-availability of fact sheets few important states have not been incorporated. Hence there is a scope for better analysis after the final publication.

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WOMEN TRAFFIC SIGNAL CONTROL USING ENHANCED AODV IN VANETS

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ABSTRACT

VANET is the most well known system, which remains for vehicular specially appointed system. The analysts do a considerable measure of work on this system. Vehicular Ad hoc Networking is a unique instance of versatile specially appointed systems administration which gives correspondence between the vehicles and between the vehicles and close-by altered supplies called street side units. In specially appointed systems, to guarantee the conveyance of parcels from sender to destination, every hub must run a steering protocol.In this paper join disappointment issue has been examined in AODV convention. A novel procedure based after multicasting has been proposed to take care of connection disappointment issue.

KEYWORDS: *VANET, AODV, Multicasting*

INTRODUCTION

The approach of specially appointed remote systems administration is perhaps a standout amongst the most critical improvements in remote systems administration and information transfers in the most recent decade. Impromptu remote systems administration has turned out to be progressively prevalent in the registering business. It is a blend of remote portable hubs or gadgets shaping a transitory system progressively with no utilization of focal organization. VANET remains in the Vehicular Adhoc Network, which is a sort of remote ethos organizing in which all vehicles demonstration like the hubs of a system. There is a possibility for driver solace and street wellbeing, the intervehicle correspondence gives them. The vehicular impromptu system is an uncommon sort of versatile, specially appointed system (MANET) which gives recognized way to deal with Intelligent Transport System (ITS).There are numerous difficulties in VANET. Along these lines, there is a should be settled with a specific end goal to

give solid administrations. Stable and dependable directing in VANET is one of the real issues. So we have to direct more research to use VANET. Since vehicles act powerfully and have fast and versatility which makes steering more troublesome in specially appointed systems, so to guarantee conveyance of bundles from sender to recipient, every hub must have a directing convention.There are basically two types of communication in VANET:

1. Vehicle- Vehicle communication

2. Vehicle - Road-side communication

1. Vehicle-Vehicle communication: In this setup multi-jump multicasting/TV methods is utilized to impart activity related data to numerous bounces to a gathering of beneficiaries. Its principle obligation is to care for the movement of the vehicle which is ahead not behind. We can show a message by two methods in entomb vehicle correspondences: naïve broadcasting and intelligent broadcasting.

2. Vehicle to Roadside Communication: In vehicle-to-roadside correspondence arrangement the roadside unit sends a show message to all vehicles in the system speaking to single jump telecast. It gives a high transfer speed join between the vehicles and the roadside units.

2. LITERATURE REVIEW

In this paper [1], they have discussed the various characteristics and challenges of VANET. Most VANET applications are built upon the data movement, communication model, where information is propagated to a set of vehicles. There is a survey of application based various broadcasting data dissemination protocols separations and their fundamental characteristics are revealed. And at the end, tabular comparison of all the protocols is also done.

In this paper [2], the pros/cons and the uses of various routing protocols for vehicular ad hoc networks are discussed. Vehicular Ad Hoc Networks (VANET) is a subclass of Mobile ad hoc networks which provides a dignified approach for Intelligent Transport System (ITS). The survey of routing protocols in VANET is very significant as well as mandatory for smart ITS.

This paper [3], discusses the main five types of protocols for VANET that are Topology Based, Positioned Based, Geo Cast, Broad Cast, Cluster Based Protocols. We can conclude from the inspection that position based, geocast and cluster based protocols are more reliable for most of the applications in VANET.

In this paper [4], the authors have investigated the pros and cons of different routing protocols for inter-vehicle communication in VANET. Design of an efficient routing protocol is required as existing routing protocols for VANET are not efficient to meet various traffic conditions. So, identification of pros and cons of routing protocols is required for further improvement or development of any new routing protocol.

In this paper [5] , they presented a Fair AD, a dissemination protocol that utilizes the available bandwidth in a better way by maximizing the vehicle's data utility gain in the neighborhood and controlling the network load inserted into the network. It has shown that connectivity time between vehicles moving at high speeds in opposite directions can be limited to a few seconds and compromise the amount of data exchanged.

In this paper [6] they have shown that how VANETs can be used to aid in traffic signal control, including a new Job-Scheduling based online algorithm, i.e. OAF algorithm and how it reduces

the delays experienced by the vehicles as they passed through the intersection under light and medium vehicular traffic loads.

In this paper [7], they represented upcoming wireless network environment for intelligent transportation system. They mainly define the VANET applications based on the various broadcasting data propagation protocols their fundamental characteristics are revealed.

3. PROBLEM FORMULATION

The vehicular impromptu system is the self arranging sort of system in which vehicle to vehicle and vehicle to base kind of correspondence is accessible. The most well-known kind of correspondence is V2V correspondence which to educate the vehicles about the present activity conditions in the range. The for the most part issue exists in this kind of correspondence in light of the fact that the system topology can change in little measure of time. Because of quick system topology change and increment of hub thickness in the zone, the deferral will be expanded in the V2V correspondence. To lessen delay in the system, the upgrade will be proposed in the conventional AODV convention. The IAODV convention is the upgrade in the AODV convention and IAODV convention depends on the reinforcement way idea. The IAODV diminish the odds of connection disappointment and decrease delays in the system. In this work, we will encourage improved IAODV convention to lessen delay in the system. The upgrade will be found on area helped steer in VANET.

4. OBJECTIVES

Following are the various objectives of this dissertation.

- To enhance AODV protocol based on prediction and multicasting technique

- To compare the results of the proposed and existing technique in terms of parameters like Throughput, delay and emission rate.

5. RESEARCH METHODOLOGY

In the vehicular adhoc system, vehicle to vehicle and vehicle to foundation correspondence is accessible for correspondence. To vehicle to vehicle correspondence is accessible to trade essential data between vehicles. To build up way between different vehicles different steering conventions had been proposed which are of receptive and proactive sort . The receptive steering conventions had momentous execution in VANETS which utilize the TV system for way foundation. The television procedure will expand delay in the system and system asset utilization increment at enduring rate. To decrease delay in the system, the strategy of multicasting had been proposed. The accompanying are different suppositions of the proposed strategy

1.   The system will be conveyed with the settled number of hubs and streets structure officially characterized

2.   Every hub are capable to keep up the table of its contiguous hubs

3.   Some hubs in the system are predefined as root hubs for multicasting hubs

In the proposed method, in the entire system we characterize a few hubs which are rooted hubs, under these root hubs we will characterize the leaf hops. The leaf hub goes under which root that will be chosen by forecast based system for multicasting The Root hubs are mindful to keep up the tree on the premise of separation between the hubs. The root hubs can keep up directing table

and in this steering table data about their leaf hubs are put away. The root hubs can send the put away data to RSU's and before asking for the way to destination. The source hub speaks with the RSU and RSU give data about the leaf hub for way foundation. The source hub send course ask for parcels to just those root hubs, which have admittance to fancied leaf hub

Algorithm

Set M Mobile Node's

Set S sender and R receiver

Node Routing = AODV

Set Route

{ If (route from S to R found)

 { Check number of route;

If (route => 1) //means alternative route exist in network

{

Search nearest neighboring nodes

Establish path through root nodes

Send route acknowledge of route establishment through root node }

}

Else {root unreachable} } {

New root node formation;

{

Source node start sending data to destination through root node

{

Increment-Q;

Store incoming data;

} Receiver receives data from I

node;

 Send ACK to sender S;}}

6. SIMULATION SCENARIO:

In this work, the network with 100 sensor nodes, which are systematically distributed over the 800×800 m2 area has been taken for experimental purpose. The sink or base station is located at point (50×50). The packet size that the nodes send to their cluster heads as well as the aggregated packet size that a cluster head sends to the sink is set to 4000 bits. The initial energy of each normal node is set to 0.1 Joule. The proposed approach has been implemented in NS2 it is being analyzed that it gave better results in terms of routing, throughput and delay.

Once the implementation starts, the first view that comes to be perceived is shown in Figure. The screen is divided in to various regions that are called clusters. Each cluster thus formed has a cluster head, normal, advance and super nodes. The entire network has a base station that is responsible for the collection of data from all other nodes.

As illustrated in the figure1, the vehicular ad hoc network is deployed with the finite number of sensor nodes and finite number of vehicles.

As shown in the figure2, in the figure, the source and destination nodes are defined for vehicle to vehicle communication

PARAMETER	VALUE
Physical modal	Wireless physical medium
Channel	Wireless channel
Propagation modal	Two ray modal
Antenna	Omni directional
Movement	Random
Routing Protocol	AODV
Area	800*800
Queue type	Priority queue
Link Layer type	LL
Queue Size	50

TABLE1.EXPERIMENTAL SETUP
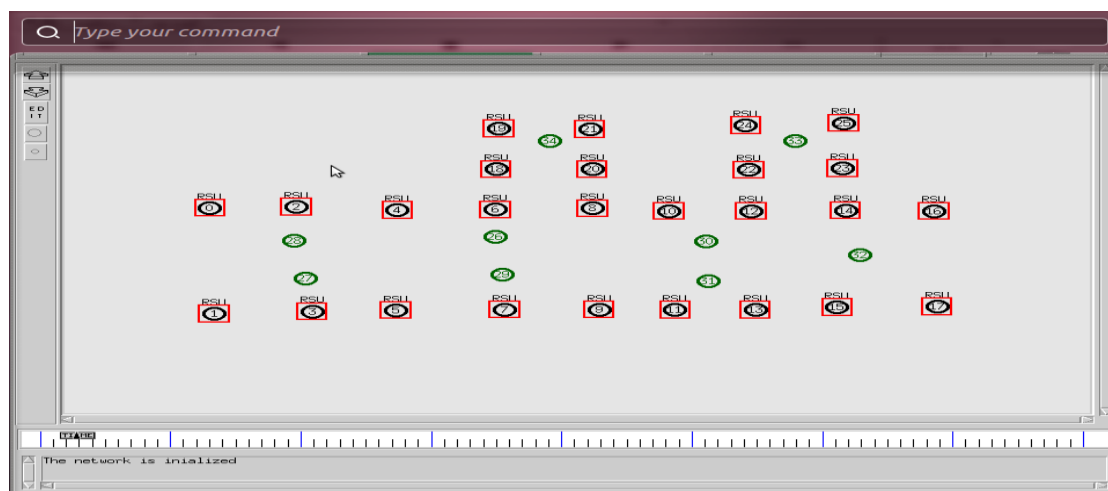
Fig 1: NETWORK DEPLOYMENT

As shown in the figure2, In the figure, the source and destination nodes are defined for vehicle to vehicle communication
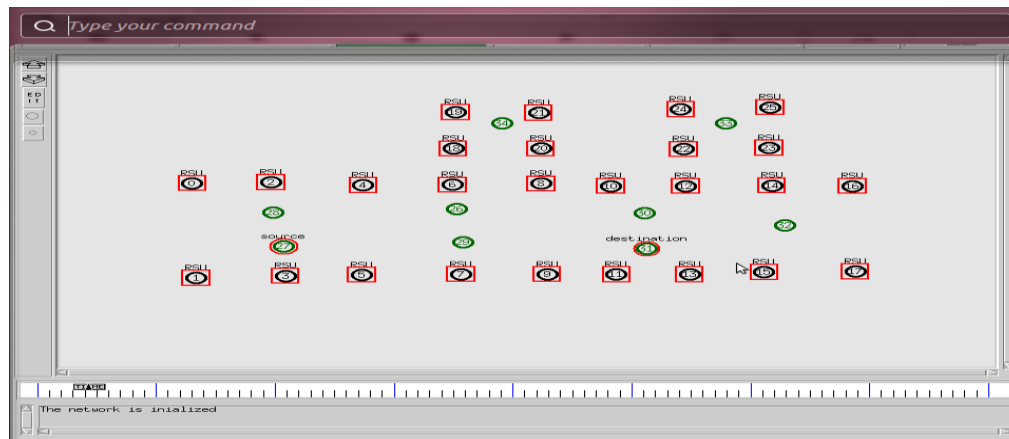
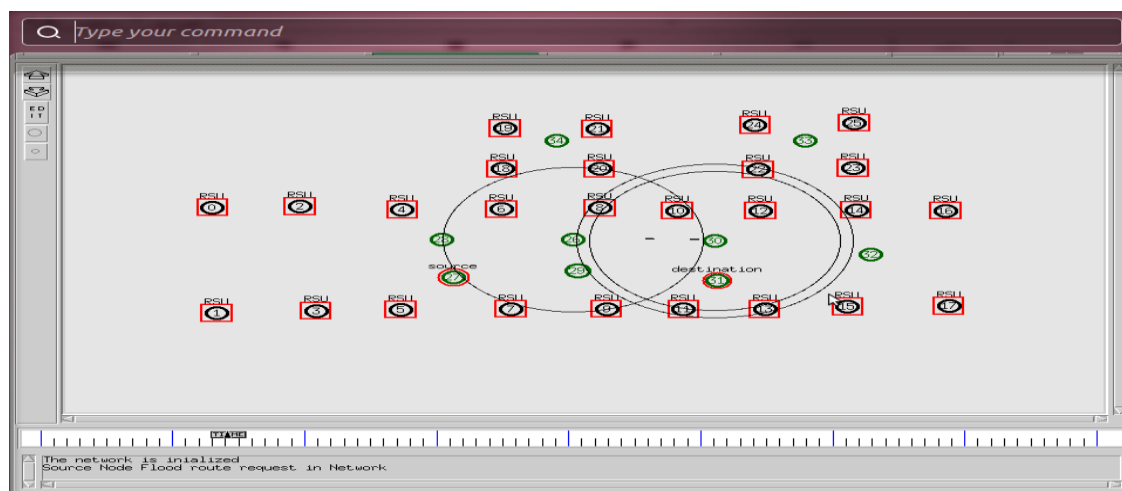Fig.2 SOURCE AND DESTINATION DECLARATION

Fig 3: FLOODING OF ROUTE REQUEST PACKETS

In Fig 3, the path establishment process starts. Source node starts flooding route request packets in the network. The adjacent nodes which are directly in the range of destination will reply back to destination with route reply packets
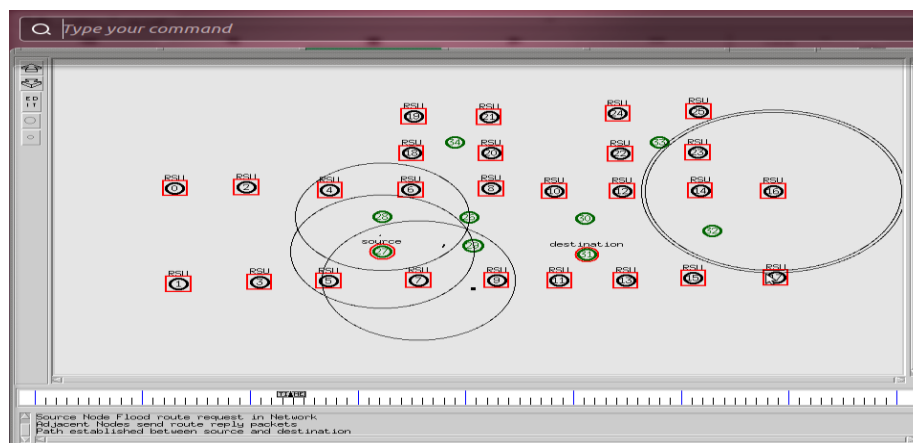

Fig 4: ROUTE REPLY PACKETS

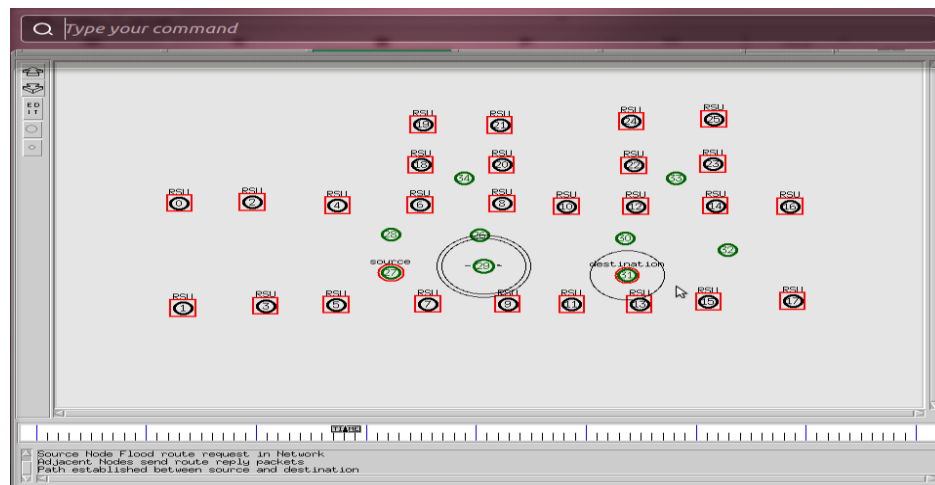As illustrated in the figure 4, the adjacent nodes to destination will reply back source with route reply packets

Fig 5: COMMUNICATION STARTS

As shown in the figure5, the reactive routing protocol has been used to establish path to destination. When the shortest and reliable path is established, source node starts sending data packets to destination node in the networks.

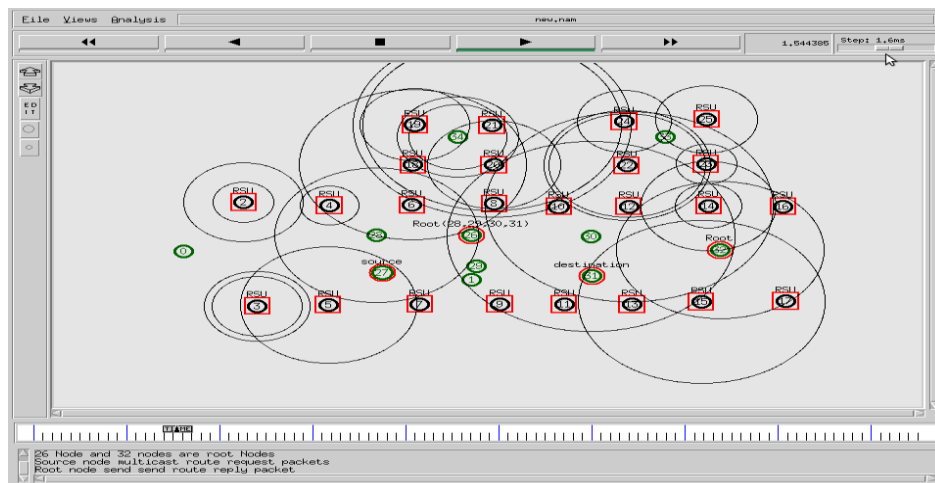Now we will see the **Enhanced AODV** scenario.

Fig 6: NETWORK DECLARATION

As shown in the figure 6, the source and destination nodes are defined. In the proposed technique some root nodes exists which are responsible to establish path between source and destination. The root nodes has leaf nodes with identification 28, 29, 30 and 31
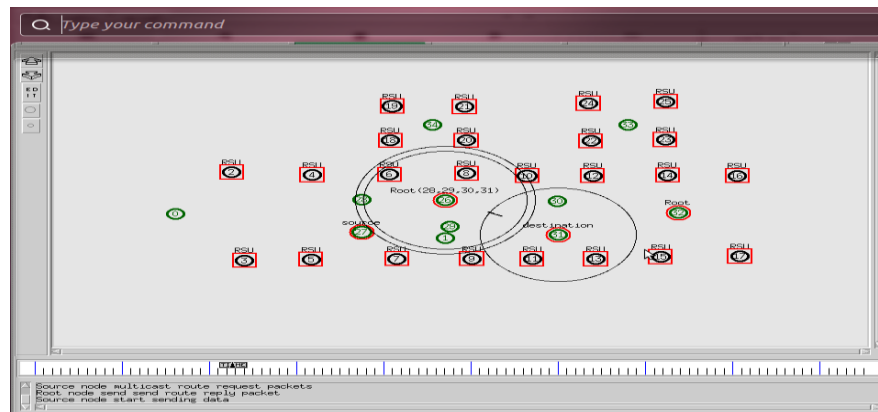
Fig 7: PATH ESTABLISHMENT

As illustrated in the figure 7, the source and destination nodes are declared in the nodes with some of the root nodes. To establish path to destination, source node will send route request packet to root node. The route node had path to destination node, the root node will reply back to source node. The source node start sending data to destination node through root node.
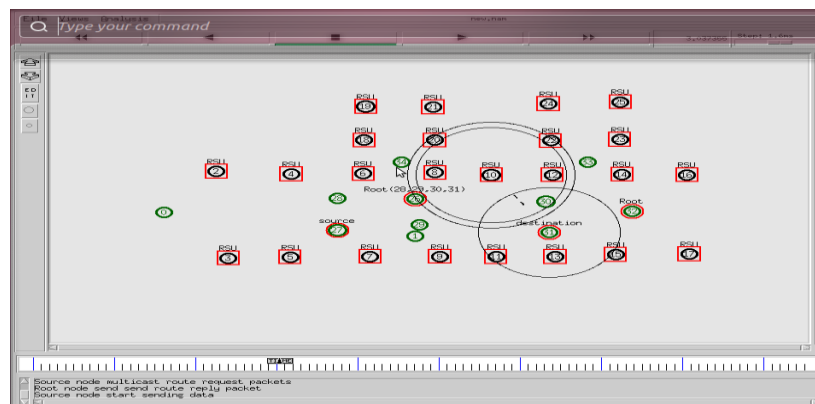

Fig 8: COMMUNICATION CONTINUES

As shown in the figure 8, the source node establish path to destination node with the help of root node. The nodes start moving the network, but communication continues through road side units
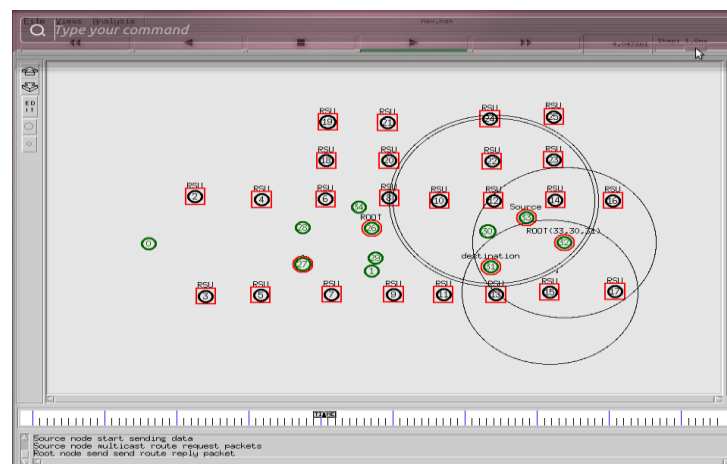

Fig 9: CHANGE OF LEAF NODES

As shown in the figure 9, the nodes in the vehicle adhoc networks are of higher mobility. The nodes when are not in the range of old root node, the leaf node comes into the range of other root node like new root node had leaf nodes with identification number of 33,30,31.

As shown in the figure 10, the source node and destination nodes are declared in the network. The source node starts sending route request packets to root node. The root node has path to destination nodes. The source node starts sending data packets to destination node through root node
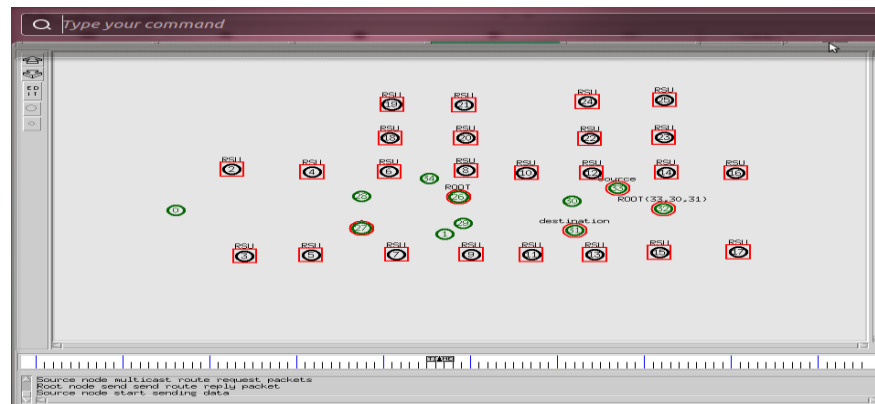

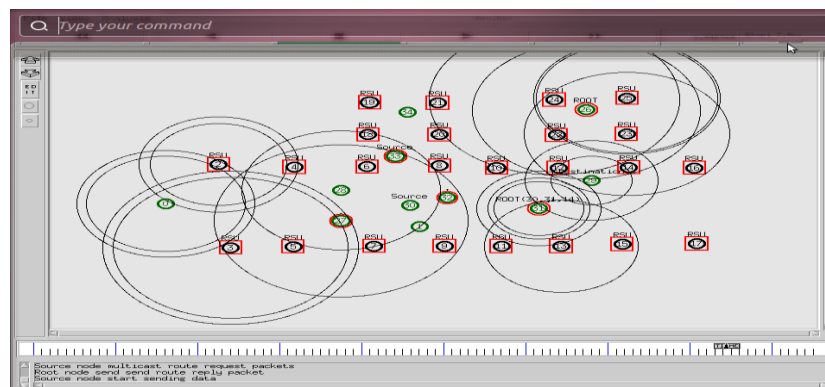Fig 10: PATH ESTABLISHMENT PROCEDURE

Fig 11: PATH ESTABLISHMENT BETWEEN NODES

As shown in figure 11, the source node and destination nodes, the source node send route request packets to root node. The source node will establish path to destination node through root node

Fig 12: THE FORMATION OF ROOT NODES

shown in figure 12, the smart cars are finite in the simulation. When some nodes are not in the range of any node, the root nodes are automatically formed in the network for the path establishment between source and destination.

7. RESULT ANALYSIS AND DISCUSSION

Now we will see Performance evaluation of **AODV** and **Enhanced AODV** on the basis of various parameters:

i) Delay

The delay in a network means how long a bit of data take to travel from one node or another. It can be measured in multiples or fractions of seconds.
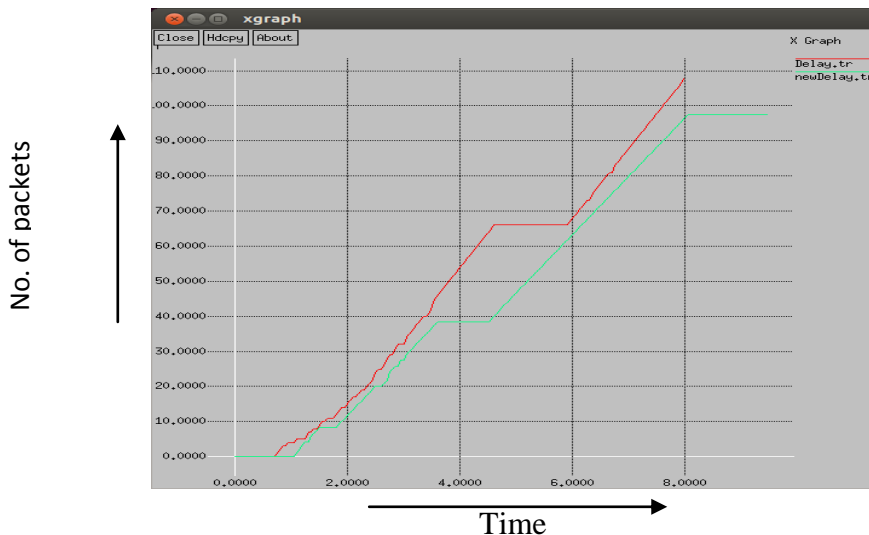

Fig 13 DELAY GRAPH

Delay and collisions that occur while transmitting information in Enhanced AODV is less than that in AODV as we have seen in the graph above. In the table below, it is shown in 2.2 seconds 19 collisions occurred in EAODV and 21 in AODV and routing delay is 5 and 10 respectively.

Collision

Time in seconds	Proposed Technique	Existing Technique
2.2	19	21
3.0	20	22
3.2	22	30
6.5	24	32
7.00	26	33

ii) Throughput

It is measured by the total rate of data sent over the network. It is calculated by bit/sec.

Throughput = Total data received from sender/ Time taken by the receiver to get the last packet
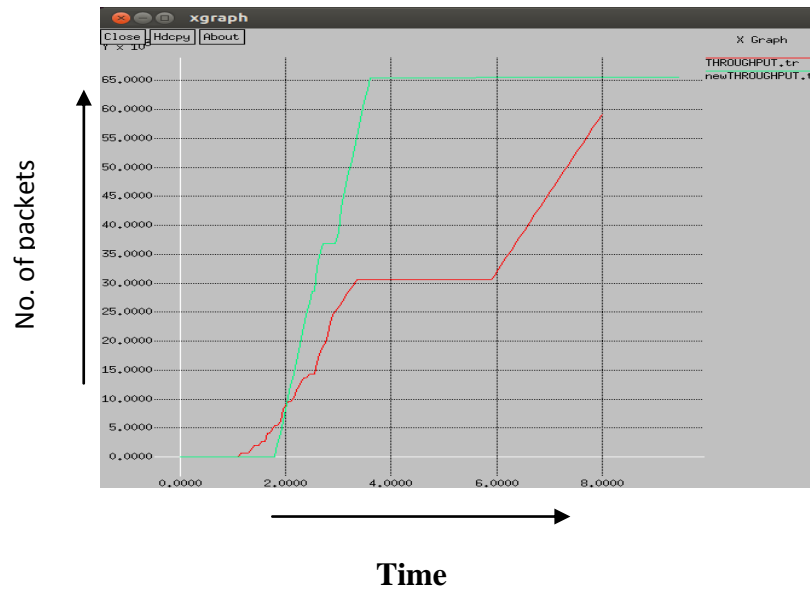
Time

Fig 14 THROUGHPUT GRAPH

From the given graph, we can see that Enhanced AODV is better than AODV in terms of throughput. In 2.2 seconds, AODV transmits 24 packets whereas EAODV transmits 26 packets

Time in seconds	Existing Technique	Proposed Technique
2.2	24	26
3.0	26	31
3.2	30.00	32.00
6.5	33.00	35.00
7.00	47.00	36.00

iii) Fuel Emission

Fuel emissions are the substances emitted into the air when fuel is consumed. As node transmits packets to another node, fuel is emitted during that packet transmission time. So, here we can see that in case of Enhanced AODV fuel emission is less as compared to AODV.
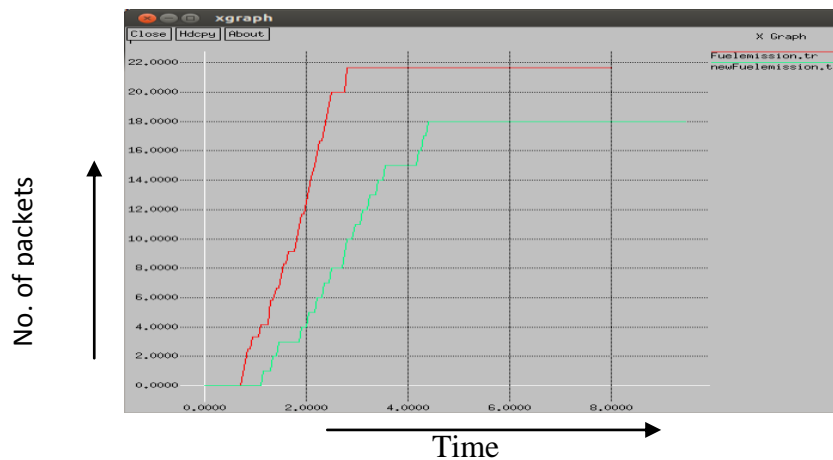

Time

Fig 15 FUEL EMISSION GRAPH

FUEL EMISSION

Time in seconds	Existing Technique	Proposed Technique
2.2	21	20
3.0	25	22
3.2	28	24
6.5	34	26
7.00	38	26

8.CONCLUSION

Due to broadcasting, network resources are wasted and network becomes inefficient which, in turn, decreases the performance and throughput of the network and also delay in communication increases. Suggested multicasting is more efficient for path establishment as compared to broadcasting techniques.

9. FUTURE SCOPE

In future, further improvement will be proposed in proposed algorithm to detect and isolate Sybil attack in the network.

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A STUDY ON THE PERCEPTION TOWARDS LIFEINSURANCE AMOUG GOVERNMENT EMPLOYEES IN CALICUT CITY

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ABSTRACT

Though insurance industry play a major role in the development of the country the level of awareness regarding insurance policy among policy holders is not well understand. The study tries to understand the awareness of the people Insurance is a contract in which an individual or entity receives financial protection or reimbursement against losses from an insurance company. Insurance is concerned with the equitable transfer of the risk of a loss from one entity to another, in exchange for a premium, and can be thought of as a guaranteed small loss to prevent a large possibly devastating loss. The present study is an attempt to analyze the perception towards life insurance among Government employees. The objectives of the study is to find out the motivating factor to take up life insurance policy, to know the most selected plan of life insurance, to examine the awareness level of government employees in relation with insurance policies. The paper also examines the various motivating factors that influence while taking insurance policy. The paper has been prepared with help of primary and secondary data. The primary data collected from 50 policy holders in Calicut city through a structured questionnaire.

KEYWORDS: *concerned, questionnnaire., devastating*

INTRODUCTION:

The economic growth of a nation depends upon the existence of a well developed financial system. The efficiency of a financial system is determined on the basis of the flow of funds in the economy and channelization of these funds into productive activity for the development of the nation. Insurance industry plays a major role in financial system Insurance is a contract (policy) in which an individual or entity receives financial protection or reimbursement against losses from an insurance company. The company pools client's risks to make payments more affordable for the insured.

A life insurance policy is a contract with an insurance company in exchange for premium payments, the insurance company provides a lump-sum payment, known as a death benefit, to beneficiaries upon the insured's death. Typically, life insurance is chosen based on the needs and goal of the owner. Term life insurance generally provides protection for a set period of time, while permanent insurance, such as whole and universal life, provides life time coverage. It's important to note that death benefit from all types of life insurance are generally income tax-free life

1.1 Research problem

The insurance industry   has grown very fast today. It is a industry which is very close to common man because it provide the necessary services. The insurance industry becomes highly competitive due to introduction of various type of policies and entry of new players and it is found that the Indian middle class offers an immense opportunity to them .A significant portion of Indian middle class is constituted by Government employees, approximately 60 percentage. Thus it has been very important to study the perception of Government employees   towards life insurance.

1.2 Objectives of the study

1. To find out the motivating factor to take up life insurance policy

2. To know the most selected plan of life insurance

3. To examine the awareness level of government employees in relation with insurance policies.

1.3 Research methodology

The type of research adopted in the present study is the descriptive research.

Entire samples are drawn from government employees in Kozhikode district.

1.3.1 Sample Size

The sampling size will be small in the case of the descriptive study where less than 1 percent is sufficient to provide reliable results. The sample size that is taken here for the study is 50, which covers some part of Kozhikode district

1.3.2 Sampling technique

The researcher has adopted the Convenience sampling which is a type of non probability sampling, which does not provide every item in the universe with a known chance of being included in the sample.

1.4 Methods of data collection

The present study consists of primary as well as secondary data. A well structured questionnaire was used to collect the primary data from the respondents. The respondents were given multiple choices to select their particular answers. Secondary data for the study were compiled from published and unpublished sources.

1.5 Tools of analysis

Questionnaire is the tool used for collection of data. Questionnaire is formulized instrument for asking information directly from the people and various presentation tools such as table, graphs, pie diagram have been used. Percentage analysis is the only statistical tool used in this study.

1.6 Limitations of the study

1. People are not willing to disclose and fill details regarding their insurance policies.

2. Sample size is confined to 50 respondents so the result of the study cannot be generalized

3. Awareness about the details of different policies is less among the people.

Industry profile and literature review (concepts)

Life Insurance is one of the fastest growing sector in India since 2000 as Government allowed Private players and FDI up to 26% and recently Cabinet approved a proposal to increase it to 49%. Life Insurance in India was nationalized by incorporating Life Insurance Corporation (LIC) in 1956. All private life insurance companies at that time were taken over by LIC.In 1993, the Government of India appointed RN Malhotra Committee to lay down a road map for privatization of the life insurance sector. While the committee submitted its report in 1994, it took another six years before the enabling legislation was passed in the year 2000, legislation amending the Insurance *Act* of 1938 and legislating the Insurance Regulatory and Development Authority Act of 2000. The same year the newly appointed insurance regulator - Insurance Regulatory and Development Authority IRDA—started issuing licenses to private life insurers.

2.1 Perception

Perception is the process by which individuals' select, organize and interpret stimuli into a meaningful and coherent picture of the world. Perception has strategy implications for marketers because consumers make decisions based on what they perceive rather than on the basis of objective reality.

2.2 literature review

S.Narender and L.Sampath (2014)"consumer awareness towards life insurance sector in India ", Abhinav international monthly refereed journal of research in management and technology, vol.3, issue 3, revealed that the customer major financial need in future as their children's education and marriage expenses. It also found from the study that the major competitor in insurance sector is LIC because of its brand loyalty.

Aranee Treerattanapun "The impact of culture on non-life insurance consumption" (2011) Wharton research scholars journal May 13 2011, the study concludes that Non-life insurance density and non life insurance penetration are based on the sum of the premium across various lines of non –life insurance products but the rationality and decision making process to buy non-life insurance product may vary across the lines of product and across individuals.

Pankaj Bihani and Amalesh Bhowal," Image of life insurance services-An expectation – Experience GAP analysis." Asia pacific journal of marketing and management review vol 2(4) April 2013, the study conclude that there does not exist a gap between the customer's expectation and experience.

Different types of life insurance policies

The life insurance policies are of many types. The principal types of policies are discussed below:

(1) Whole life Policy:

Under this policy premium are paid throughout life and the sum insured becomes payable only at the death of the insured. This is the cheapest policy as the premium charged is the lowest under this policy. This is also known as 'ordinary life policy'.

(2) Limited payment life policy:

Under the limited payment life policy premiums are payable for a selected number of years or until death, if, earlier. The sum insured becomes payable only at the death of the insured. It is a suitable policy to meet the family needs.

(3) Endowment policy:

Under this policy the sum assured becomes payable if the assured reaches a particular age or after the expiry of a fixed period called the endowment period or at the death of the assured whichever is earlier. Premium is naturally a little higher in the case of this policy than the whole life policy.

(4) Double endowment policy:

Under this policy the insurer agrees to pay to the assured double the amount of the insured sum if he lives on beyond the date of maturity of the policy. This policy is suitable for persons with physical disability who are otherwise not acceptable for other classes of assurance at the normal tabular rates. Premiums are to be paid for a selected term of years or until death, if earlier.

(5) Joint Life Policy:

This policy covers the risk on two lives and is generally available to partners in business. Policies are however, issued on the lives of husband and wife under specified circumstances. Sum assured becomes payable at the end of the selected term or on the death of either of the two lives assured, if earlier.

(6) With or without profit policies:

Under the "with profit or participating policies," the policy holder is allowed a share in the profits of the corporation in the form of bonus and it is added to the total sum assured and paid at the time of maturity of the policy.

(7) Convertible whole life policy:

This policy initially provides maximum insurance protection at minimum cost and offers a flexible contract which can be altered at the end of five years from the commencement of the policy to endowment insurance.

(8) Convertible term assurance policy:

This policy meets the needs of those who are initially unable to pay the larger premium required for a whole life or endowment assurance policy but hope to be able to do so within a few years. It would also enable such persons to take final decision at a later date about the plan suitable for their future needs.

(9) Fixed term (marriage) Endowment policy & education annuity policy:

It is a policy suitable for making provisions for the marriage or education of children. Premiums are payable for a selected term or till prior death. The benefits are payable for selected term or till prior death. The benefits are payable only at the end of selected term. In case of the marriage endowment, the sum assured is paid in lump sum, but in case of the educational annuity, it is paid in equal half-yearly installments over a period of five years.

(10) Multipurpose policy:

This policy meets several insurance needs of a person – like provision for himself in old age, income for his family and provision for the education, marriage or the start in life of his children. It gives maximum protection to the beneficiaries in the event of the early death of the assured, as it provides:

(i) Regular monthly income during the unexpired term(ii) Additional monthly income for a period of two years from the date of death(iii) Payment of a part of the sum assured on death and

3. DATA ANALYSIS

LIFE INSURANCE PLAN-SELECTED BY THE RESPONDENT

| Sl no	Life insurance plan	No of respondent	Percentage
1	Endowment plan	8	16%
2	Money back	18	38%
3	Whole life policy	7	14%
4	Health plan	4	8%
5	Retirement& pension plan	4	8%
6	Children plan	6	12%
7	Others	3	6%
	Total	50	100
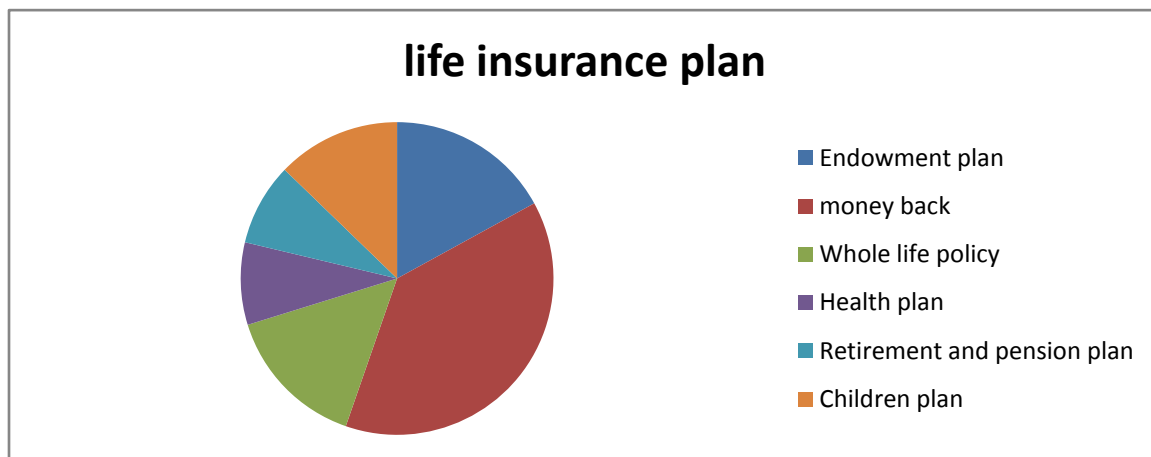
INTERPRETATION:

From the data 38% of total respondent choose money back policy.16%   choose endowment policy.8% prefer health plan and pension plan and 6% prefer other plans.

MOTIVATING FACTOR TO TAKE POLICY

Sl no	Motivating factor	No of respondent	Percentage
1	Family needs	20	40%
2	Inspiration from agent	15	30%
3	Time to time needs	6	12%
4	Opposite circumstances	3	6%
5	Tax relaxation	6	12%
	TOTAL	50	100
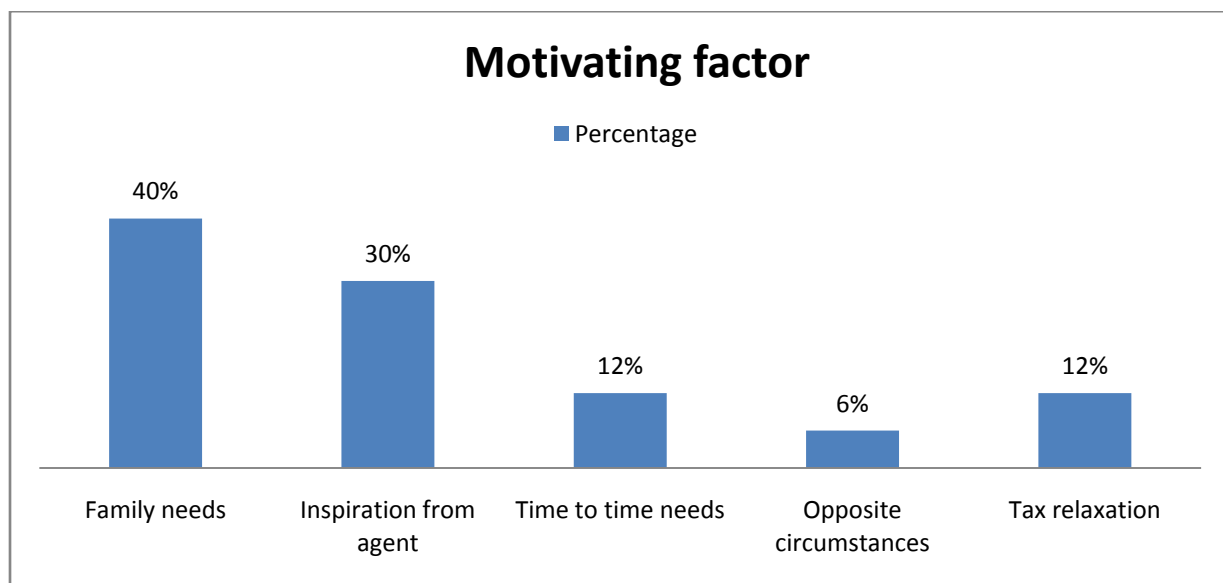
INTERPRETATION

 From the data 40% of respondents motivating factor is family needs.30% inspiration from agent.12% time to time needs and for tax relaxation.6% opposite circumstances.

CLASSIFICATION ON THE BASIS OF SATISFACTION WITH THE CLAIM SETTLEMENT

Sl no	Satisfaction level	No of respondent	Percentage
1	Highly satisfied	12	24%
2	Satisfied	25	50%
3	Neither/nor	8	16%
4	Average	3	6%
5	Dissatisfied	2	4%
	Total	50	100

Source: Primary data

INTERPRETATION

Among the respondents who received claim 24% were highly satisfied and 50% satisfied with the claim settlement. Only 4% were not satisfied with the claims they received.

CLASSIFICATION ON THE BASIS SATISFACTION WITH THE LIC RETURNS

Sl no	Level	No of respondents	Percentage
1	Highly satisfied	12	24%
2	Satisfied	26	52%
3	Neither/nor	10	20%
4	Average	2	4%
5	Dissatisfied	0	0%
	Total	50	100

Source: Primary data

INTERPRETATION: From the collected data 52% respondent were satisfied with the return 24% highly satisfied, and 4% were not much satisfied
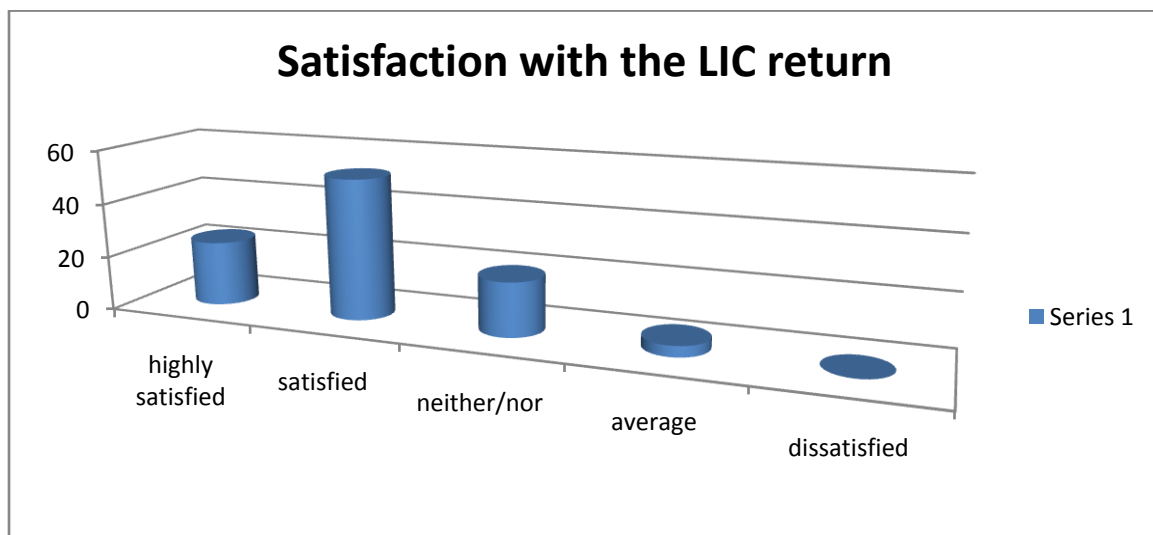
CLASSIFICATION ON THE BASIS OF FORMALITIES OF GETTING CLAIM/RETURN

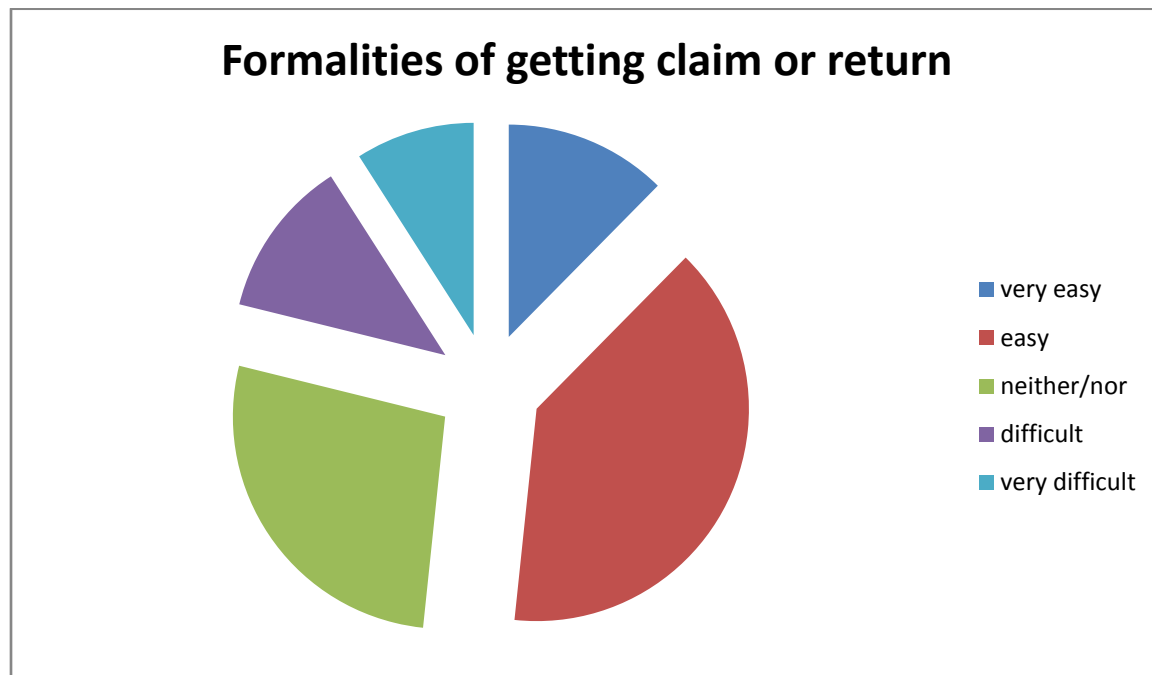| Sl no	Level	No of respondents	Percentage
1	Very easy	11	22%
2	Easy	23	46%
3	Neither/nor	9	18%
4	Difficult	4	8%
5	Very difficult	3	6%
	Total	50	100

Source:Primarydata

INTERPRETATION

The formalities of getting claim or return is easy (46%) and very easy also (22%), the respondents who feel difficult and very difficult is 8% ,6% respectively

4. FINDINGS:

1. The study reveals that38% of total policy holders select money back policy as their selected plan.16% select endowment policy ,14% select whole life policy,12% select children plan,8% choose health plan and pension plan and 6% select other plans of life insurance.

2. Most of the policy holders (40%) take insurance policy for meeting family needs,30% inspiration from agent,12% for meeting time to time needs and tax relaxation,6% opposite circumstances.

3.From the study it is identified that 50% of policy holders satisfied with the claim settlement of LIC.24% highly satisfied,16% neither/nor,6% average satisfied, and 4% dissatisfied with the LIC claim settlement.

4.The study reveals that 52% of policy holders satisfied with the LIC returns,24% highly satisfied,20% neither/nor,4% averagely satisfied with LIC returns.

5.The study reveals that 46% of policy holders feel easy formalities of getting claim/return.22% feel very easy,18% neither/nor,8% feel difficult and 6% feel very difficult.

5. Suggestions:

1. The insurance companies may try to implement more variety of policy suitable to all categories of employees.

2. The Government should take required steps to include all public and private employees under the purview of life insurance.

3. Agents may frequently meet the policyholders to inform about the changes that take place in the insurance market. At the same time, it is the responsibility of the policyholders to visit the insurance companies frequently to know the current offerings and trends in the insurance market.

4. The LIC must try to avoid difficult formalities and over documentation procedures.

6. CONCLUSION

The study conducted on the perception towards life insurance among Government employees in Calicut city could identify and understand the preference of policy holders is mainly money back policy and endowment policy. Majority of policy holders satisfied with the LIC claim settlement and return procedure. The study also helped to find out the expectations of policy holders about insurance policy and helped in identifying strong as well as weak feature and attributes of the various insurance policy.

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FOREIGN EXPERIENCE ON ECONOMIC EDUCATION SYSTEMS DEVELOPMENT

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ABSTRACT

Study covers the experiences of the advanced foreign countries on economic system of education. The models of education in specific countries, such as the USA, Europe and relevant Asian ones are analyzed. Investigation suggests and make recommendations in order to enhance the system as whole.

KEYWORDS: *economic educations, market economy, model of USA, model of Europe, Asian model, integration, balance.*

INTRODUCTION

As far as education is believed as a vital feature in the development of country at all. According to the President Islam Karimov "Only a truly educated person can highly value human dignity, preserve national values, enhance national self-consciousness, selflessly fight to beable to live in a free society so that our independent nation would assume it's due and authoritative place in the world community". In the Republic of Uzbekistan, during the yearsof independence deep structural and substantialreforms and trans formations in the system of higher education has taken place in the Republic of Uzbekistan(Hasanova, 2016). Main purpose of these reforms were to provide the adequate place of the Republic of Uzbekistan in the world community. Indeed, it was impossible to provide the independent economy, social an political stability, development of intellectual and spiritual potential of the nation without rebuilding the system of education and upbringing. ThePresident of Independent Republic of Uzbekistan Islam Karimov, understanding this reality from the first days of independence, stated the necessity of deep reforms in the system of education and upbringing of new generation. The state policy in the field of education that could transform it into the priority sphere has been developed and conducted(Ajwad et al., 2014).

Economic development of education structure on market oriented basis following features are defined:

- Economic development of education structure could be identified according to general decisions as whole.

- Economic development of education is in collaboration of required young and new talents and individuals at all

- Unproperty of demand according to request and so on. As a result, the knowledge that is gained at higher educational places are not experienced wholly.

- The quality of specific work and job property are not enough at all.

    Specific quality of specialists is vital in the development of job places.

On the way of deployment, economic changes on quantity may consequently effect on quality at all. In the era of globalization, market oriented economies, world economic crisis and relevant results of it require further analyses of it with the major development request(A. Akimov&Dollery, 2009; A. V. Akimov&Dollery, 2006).

EDUCATIONAL POLICY:

Economic education system describes as a difficult socio-economic community while taking into consideration its outcomes and drawbacks as whole. This can easily effect the way of property ownership and possession assessment values.These days, market oriented policy of government create opportunities of non-governmental property ownership(Calhoun, 2013). Moreover, up-to-date knowledge and skills in chosen field, with initiative, and creative thinking. The above mentioned requirements were reflected in the decrees of the President, Resolutions of the Government as concrete programs of actionsto reform the system of higher education.The first document– Decree of the President dated September 17, 1991 «On releasing Republican state administrative bodies, as well as the system of public education from political parties » was dedicated to these goals. From this date it was prohibited for political parties to interfere with the activity of educational institution(Malyi et al., 2015).Since 1991 the structural reconstruction of higher educational institutions has been commenced. Three independent institutions – the Tashkent StateTechnical University, the Tashkent Chemical-Technological Institute and the Tashkent Architecture and Building Institute were established on the basis ofthe big Tashkent Polytechnic Institute. The Tashkent State University of Economics and the Tashkent Financial Institute were established on the basis of the Tashkent Institute of Public Economy. The Tashkent State Institute ofOriental Studies became independent from Tashkent State University(H. J. Kim, 2011).

The University of World Economy and Diplomacy was set up to prepareeconomists and diplomatic personnel of international level. The Tashkent Islam University prepares specialists on Isla m and rules of Islam. Each higher educational institution had a specific program of reconstruction of form andcontent of education according to its new status.With the purpose of providing the renewal of educational system the firstlaw - «Law on Education» of the Republic of Uzbekistan was adopted on July 2, 1992. The priority of the sphere of education in social-economic and spiritual-cultural development of the country was stated in this law. Main directions of educational policy, structure and system of administration, rightsand obligations of participants of education were defined in this document(Chandra, 2014).

"The Institute for problems of higher and secondary school" set up on the basis of the Resolution of the Government of 1995 considered to be the basic research organization dealing with the development of perspectives of the development of higher and secondary specialized education, which   developed its content and regulative-methodical documents.

On the initiative of the Ministry of higher and secondary specialized education the creative group to develop the complex republican program on the development of higher education was formed in 1996. This group, on the basis of analysis of local and foreign experience, as well as the tendency of the development of higher education, worked out the program in the form of "Concept of higher education"(H. Kim, Kim, & Shin, 2009). After the discussions in higher educational institutions this document was published in republican newspapers for widediscussion taking into account the wide strata of society.   Numerous feed backs   and   proposals   confirmed   the   actuality   of   reconstruction   of   higher education along with all types and forms of education as a whole system.Development and approbation of bachelor's program took place in 1996 in the Tashkent State University.

Thirst for science, education, knowledge is in the blood of Uzbek people. All the time enlightenment/spiritual sophistication, qualified education and professionalism of Uzbek people were, and is remaining today as criteria toevaluate   the   person   and   respect   to him.   On   the   initiative   and   activeparticipation of the President of the Republic of Uzbekistan Islam Karimov the"National Program for Specialist Training" was developed and adopted by the OliyMajlis (Parliament) in 1997(Gürgen, 1999). Main purpose of this Program is to train spiritually rich and morally mature, possessing up-to-date knowledge and taking active civil position, independently thinking specialists, capable of taking decision deliberately, or, in other words, upbringing harmoniously developed generation, capable of providing the progress and prosperity of Motherland in the new historical era.

The proper model of the system of continuing education aiming at training the personnel were developed on the basis of deep and wide scale studies of foreign experience, critical analysis of existing system of education. Thus, continuing system of education of Uzbekistan has been adopted. It included 12 years education consisting of 9 years general secondary and 3 years secondary specializedvocational education. Then comes the higher education consistingof two levels –Bachelor's and Master's Degree studies. National model also includes the pre-school education for the children of 6 or 7 years old, extracurricular (non-school) education to define the talent and interests of children, additional education for elder people for retraining and upgrading the qualification, as well as further education for preparation of scientific and scientific-pedagogical staff(Pomfret, 2000).

Implementation   of Nationalprogram is carried out   in   three phases. Structural reconstruction of the system of education, reorganization of existing educational institutions into principally new ones (academic lyceum andvocational colleges) were carried out during the first phase (1997-2001). As aresult, nowadays 63 highereducational institutionsand about 1100 vocational colleges and academic lyceum are functioning in Uzbekistan. 1 million220thousand young people are studying in these educational institutions(Ruziev&Midmore, 2014).

Contemporary knowledge-based advances in scientific, technical and socio economic development determine the key role for education in renewing every aspect of public life. Education is the first and foremost among the factors that affect human potential. Radical reforms launched in Uzbekistan required creation of an educational systemadequate for

socioeconomic transformation of the society and prospects of its development(Djanibekov& others, 2008).

The concept of educational reforms developed in Uzbekistan envisions the followingamong major goals: re-orientation of the educational system towards market economy andopen society; creation of equal educational opportunities in order to provide stable and quality educational services and enhance the effectiveness of resources use; improvement of theeducational sector management.
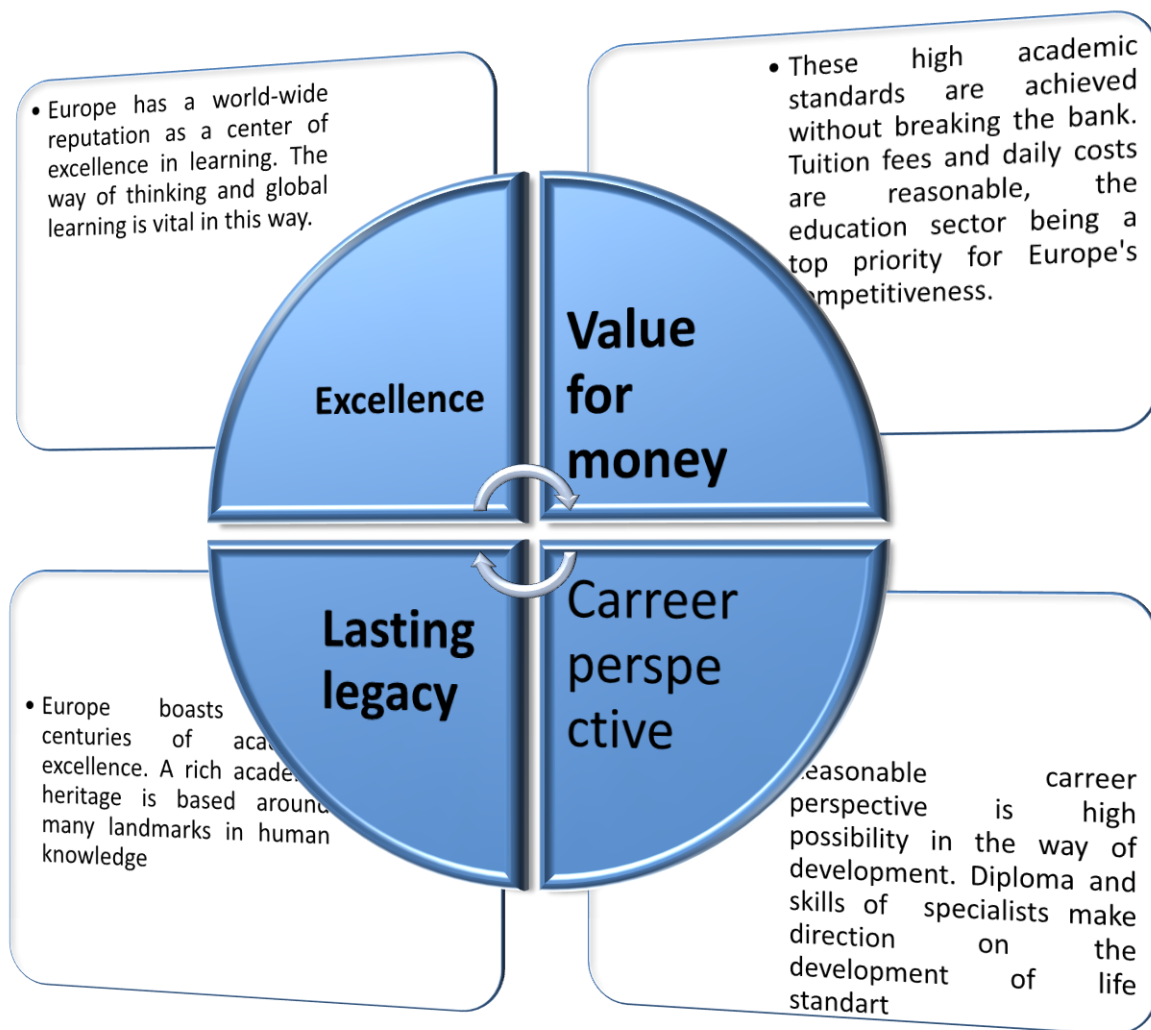
Government policy and Concept of educational reform of Uzbekistan have been reflected in the new law "On education" and National Program for Development of HumanResources adopted on August 29, 1997 by the OliyMajlis of the Republic of Uzbekistan(Ghatak, 2003).

National Programfor Development of Human Resources is a three-stage program (1997-2001, 2001-2005, 2005+) and has the following objectives:

- Comprehensive improvement of human potential in educational system and enhancement of the professional prestige of faculty, mentors, and research staff.

- Structural transformation of educational system, core changes in educational and professional program are based on international progress in education, science, technologies, economics, and culture.

- Ensure of transition to mandatory secondary general educational, secondary special and vocational education and upbringing.

- Establishment of new types of educational institutions as the center of special andvocational training integrated with science and industry.

- Pre-service training, re-training, and in-service training of human resources including management skills training for professions related to mastery of cutting-edge technologies, structural transformation in the economy, increasing the scale of foreign investments and private business development.

- Development of moral and spiritual qualities of students. Improvement of educational management systems, development of state and public management forms, regionalization of education institutions.

- Development and implementation of measures aimed at enhancement of family's role, public organizations, mahallas, charity and international foundations to ensure education, moral, intellectual, and physical training of youth and children.

- Creation of system for objective rating of educational process and specialist training. Put in place mechanisms to provide financial, logistical, and other resources for educational system.

- Establishment and implementation of mechanisms for integration of continuous education with science and production. Development and expansion of cooperation with foreign and international academic and research institutions.

- Capacity delivering including faculty potential to provide education to the citizens in their native language and place of residence. Improvement of legal, economic, environmental, and medical education at all levels of educational system.

It should be noted that national model of education is believed unique while making special accent on the development of life standard. On this way, major experienced continents should be taken into consideration. Our research is covered European, American and Asian models of education in order to make comparative analyses(Montiel, 2011).

European education model is believed one of the well -developed one of the world. Primary and secondary education system prolong up to 10-12 years in total. Specialized education system is whispered to be one of the vital after this step. Assessment of students is organized as a vital to make permission for the next stage. There are many benefits to a higher education in Europe. Foremost among these are the quality, diversity, and opportunity offered by European higher education institutions. The following ones are believed as a major ones:

- Europe has a world-wide reputation as a center of excellence in learning. The way of thinking and global learning is vital in this way.

- These high academic standards are achieved without breaking the bank. Tuition fees and daily costs are reasonable, the education sector being a top priority for Europe's competitiveness.

Excellence

Value for money

Lasting legacy

Carreer perspective

- Europe boasts centuries of academic excellence. A rich academic heritage is based around many landmarks in human knowledge

- reasonable carreer perspective is high possibility in the way of development. Diploma and skills of specialists make direction on the development of life standart

Asian education model is unique with the financial support of private sector rather than public one. The number of municipal educational places are equal with the public and private sector number of them. The number of scholarship nominates are highly more while comparing with other model of the world. Hence, systems of education and structure should be noted as a vital one as whole.

American model of education is significantly different while making comparative analyses. Primary education system is covered the major educational fundamental skills at all. Furthermore, the way of business development and advancement of personal values are improved in the further studying period. South Korea, Taiwan, Singapore, Hong Kong and other

countries are accentuating their attention on personal value of personality and individual development.

World ranking of 500 Higher Educational Institutions are listed from all over the world. According to the Table 1, we can see the most perspective educational regions and destinations as whole.

1-table.Well developed countries of the world on education.

| Most 100 educational states of the world according to the listing	The number of educational places in the ranking list	Top 10 educational list coverage of country	Top 20 educational list coverage of country	Top 50 educational list coverage of country	Top 100 educational list coverage of country
USA	1	8	17	37	52
United Kingdom	2	2	2	5	11
Japan	19	-	1	2	6
Canada	24	-	-	2	4
Switzerland	27	-	-	1	4
Holland	40	-	-	1	2
France	45	-	-	1	4
Sweden	48	-	-	1	4
Germany	51	-	-	-	5
Australia	54	-	-	-	2
Denmark	56	-	-	-	1
Israel	60	-	-	-	1
Norway	68	-	-	-	1
Russia	70	-	-	-	1
Finland	74	-	-	-	1
Italy	100	-	-	-	1

The coverage of educational places are listed according to overall prestige of country and educational institutions as whole. USA , UK, Japan and other sequenced states are believed as a developed ones , while Norway, Finland and Italy are also gathered as there are special education models of advancement as whole.

2-Table. Best 20 prestigious educational places all over the world.[1]

1. Harvard Univ	(USA)	11. Yale Univ	(USA)
2. Univ Cambridge	(UK)	12. Cornell Univ	(USA)
3. Stanford Univ	(USA)	13. Univ California — San Diego	(USA)
4. Univ California — Berkeley	(USA)	14. Univ California — Los Angeles	(USA)
5. Massachusetts Inst Tech	(USA)	15. Univ Pennsylvania	(USA)
6. California Inst Tech	(USA)	16. Univ Wisconsin — Madison	(USA)
7. Columbia Univ	(USA)	17. Univ Washington Seattle	(USA)
8. Princeton Univ	(USA)	18. Univ California — San Francisco	(USA)
9. Univ Chicago	(USA)	19. Tokyo Univ	(Japan)
10. Univ Oxford	(UK)	20. Johns Hopkins Univ	(USA)

According to Table -2, the way of development is derived as economic field of educational places are more popular rather than other fields of study.

The way of our analyses make identification of studies over the most popular educational places ever and have identified that there are should be other subjects of education while making better life standard in regions and individuals life.
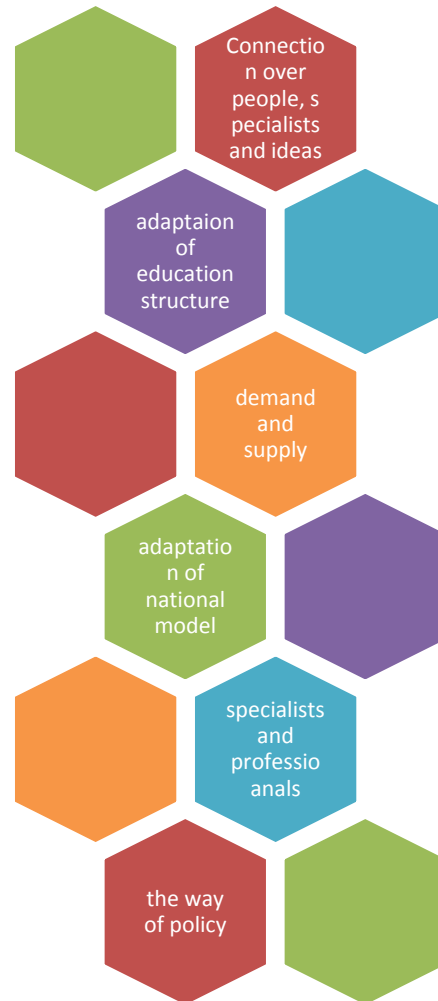
CONCLUSION

The specific feature of the National Model of the education system is thelifelong education of population, where each person has an opportunity to acquire knowledge, professional skills, and professions over the course of the person's entire life. The operation of the system of the continuous education is ensured on the basis of the State Education Standards, succession of education programs of various levels, and consists of various stages as whole.

The general secondary education, consisting of nine years of education iscompulsory and comprises ofprimary education (grades I-IV for children in the ages of 7 to 10), and general secondary education (grades V-IX for children in the ages of 11 to 15). The primary education is aimed at forming basics of literacy, knowledge and skills that are necessary for acquiring the general secondary education. The grade I admits children at the age of seven. The general

secondary education lays the necessary volume of knowledge, develops the independent thinking skills, organizational abilities, practical experience, facilitatesthe initial professional orientation and to selection of the next level of education. The next compulsory stage of the continuous education system is the secondary special, vocational education for three years. This stage provides education to children aged 16 to 18, who have completed nine grades of general education schools. A type of the secondary special, vocational education i.e. academic lyceum or vocational college is chosen by students. In academic lyceums the students have the opportunity to increase their level of knowledge on the area of specialization they have chosen (thehumanities, technical, agrarian, etc.), and form special professional skills, aimed at in depth studies of subjects for them to be able to continue their education in a particular type of higher education institutions.

The vocational colleges on the other hand facilitate further development of professional talents, abilities, and skills of students, and acquisition of one or a few specialties on chosen professions. Vocationalcolleges also give rights to apply to higher education institutions. The higher education provides for training of highly qualified specialists. The training of specialists with higher education is conducted at universities, academies, institutes and other educational institutions of the higher school. The higher educational institutions admit people with secondary special, vocational education. The higher education is comprised of two stages: undergraduate and graduate. Theis the basic higher education that provides fundamental knowledge on an individual direction of the higher education with the period of education being no less than four years.

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A STUDY TO INVESTIGATE CONSUMERS' PURCHASE INTENTION TOWARDS ISLAMIC BRAND NAMES WITH RESPECT TO TEARS

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ABSTRACT

There is a new big trend in the globe of marketing and branding – it is green not the traditional grass green, but an intense green i.e. a traditional color of Islam (Young, 2007). Twenty three percent of world population is Muslims and following religion Islam so in order to satisfy these customers the trends are changing and Islamic marketing and Islamic branding are emerging and getting attention of researcher and marketers. The purpose of this paper is to investigate purchasing intention of brands that having Islamic names with reference of TEARS (trustworthiness, expertise, attractiveness, respect and similarities) in Pakistani setting. This research is evaluating that the brands with Islamic names are more trustworthy, attractive and their manufacturer are expert and this thing will lead to purchase intention. The questionnaire administered survey were conducted to collect data from 385 sample size but only 299 respondents give respond. Non probability sampling was adopted and collected data were analyzed with the help of SPSS to comply objectives and conclusion. Correlation and multiple regression analysis were conducted in order to evaluate the hypothesized relationships between variables. Positive relations were observed between trustworthiness, expertise, attractiveness, respect, similarities and purchase intention. It is found that these TEARS not necessary lead to purchase instead of having positive relation. After study it is reveal that assigning Islamic names to brand is not enough and consumer think it as marketing strategy and low quality product. Manufacturer should think before endorsing the Islamic names to their brands these names are respectful, trustworthy, and attractive but not leading to capture a huge number of customers.

KEYWORDS: *TEARS, Islamic brands names, purchase intention.*

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1.0 INTRODUCTION

Changes are taking place in the demographics and purchasing behaviors of Muslims that leads to emergence of new concept i.e. Islamic market. Islamic market is totally Shariah-compliant. In the Islamic market concept of Islamic branding is comparatively a new and growing concept and at its growing stage this is getting serious attention of both practitioner and academics. Noor (2012) define Islamic branding as "Islamic branding that is empathetic to Shariah values, in order to appeal Muslim consumers, ranging from basic Shariah friendliness to full compliance in all aspects of a brand's identity, behavioral and communications". The Islamic brands are refers to the image of Islamic complied goods or services (Fatema, Bhuiyan & Bhuiyan, 2013).

 Islamic brands are

- Shariah-complaint (according to Islamic rules and laws or doctrines of Shariah),

- Must be Halal,

- Targeting Muslims consumers and

- Should not be formed of any kind of wrong material according to Islam and not of stolen goods.

The Islamic brands in short are through the production phase till the delivery and final consumption phase of product all things are according to Islamic doctrines

1.1 Islamic Brand Names:

Brand name: is very important attribute of any brand & explain many things about product and provide a lot of information about brand to its customers or its potential buyers what a product means for them. Moreover it represents the customers' convenient summary like their knowledge, emotions, experience, and feeling with the brand. An Islamic brand name means the brands using the Islamic or Holy connotation, terminologies, words, city, languages, and linguistics (Alihodzic, 2012). They are using these names for their brands to justify themselves. The few Islamic brand names are: Sufi Foods, Man Salwa, Hashmi Ispaghol, Qibla cola, Zamzam Cola, Mecca Cola, Marhaba Ispaghol, Safa Cooking Oil, and Moulvi cooking oil, Sufi Banaspat, Syed honey, and Islamic Shahed.

This study is trying to get more insight about perception of Islamic brands names. In order to get the understanding of consumer purchase intention towards Islamic brands a TEARS is use. TEARS are basically presented by Shimp (2003):

T: Trustworthiness

E: Expertise

A: Attractiveness

R: Respect

S: Similarities

These are the qualities that the prospective brand must have.

T, the term trustworthiness is an essential attribute and refers to honesty, integrity and believability of sources. Trust, it is one of the strongest word in Muslim language. Taking

Islamic brand create a sense of trustworthiness as consumers feel confident about purchasing those products and consider them halal. These brands are considering as believable source because consumers have faith that Islamic brand is definitely complied of Islamic values (Alserhan 2010a). They are having trust that the Islamic brands are not using any thing that is against Islamic rules and laws from material till final goods.

E, the term expertise is the second attribute. The expertise alludes to knowledge and skills own by the product that they relate to the Islamic brands. Islamic brands are perceived as the producers of these brands are really having good knowledge about Islam.

A, Attractiveness means not merely physical attractiveness it include a number of virtuous characteristics or features that consumers may perceive in brand. As the consumers are very sentimental about Islamic brands they perceive that these brands having the virtuous characteristics, preference and attitudes according to *Sharīʿah such as true, pure consistent etc.*

R, Respect refers to the attribute of being praised or alike appreciated because of one's own characteristics and achievements. This trait is the function or substantive element. Consumers are usually respecting the Islamic brand because of their high quality if product does not reach adequate quality level respect won't be given. Also respect is more likely to given if, say, the product is deemed to be halal or recognizably Islamic in nature. Respect motivate consumer and create their positive attitude and perception.

Lastly S, Similarity representing the extent to which a brand is lookalike with the consumers in terms of attributes relevant to the demographics, similarity is an important feature in the fact that people tend to feel related.

1.3 Research Objectives:

The main theme of this study is:

- To gain more insight about Islamic brands and consumer perception about Islamic names of brands in Pakistan that is predominantly a Muslim country.

- To measure consumers purchase intention towards the Islamic brands names with respect to how trustworthy are these brand, how much expertise do they have, how much attractive, respectful and similar they are.

- To study consumers purchase intention in terms of demographic factors (age, gender, & education).

1.4 Justification of Study:

This study is conducted to view the Islamic brand from very different and new perspective that previous research not focusing from this point of view. This research will help maximum in understanding the purchasing intention of Muslim consumers towards Islamic brand names with TEARS. A TEAR is use for celebrity endorsement but this study is using TEARS in reference of endorsement of Islamic names. The research study is conducted because of increasing attention among Scholars and because of growing appetite of Islamic brands names. This study is trying to bring a new thing in Islamic marketing domain and trying to fill the existing gap.

1.5 Variables:

Both the dependent and independent variable of this study are:

- Purchase intention is dependent variable

- Trust worthiness

- Expertise

- Attractiveness

- Respect

- Similarities.

2.0 LITERATUERE REVIEW

As per Pew Research Centre an extensive demographic study of more than two hundred countries discover or realize that there are 1.57 billion of all ages living in this world today, constituting 23% of an estimated world population of 1.68 billion (2009). Not only is the Muslims population a notable quota of the global population but AT Kearney (2009) also allude that market of Shariah complaint products or services totals USD $ 2 trillion annually and it's flourishing quickly. As Muslims countries are establishing and need to develop their own brands to the rest of the world. The field of Islamic marketing and branding has captures attention of more researchers and scholars due to its current development and it has proven from emerging of publishing Islamic journals, research articles, conferences, seminars and books related to this field. This concept is diffusing into global market, which spread many industries such as fiancé, logistics, healthcare, FMCG (fast moving consumer goods), food & beverage etc.

2.1Islam in Business Practices:

In an epoch where there is growing & renewed focus on teaching and learning business ethics, the extremely relevant question being raised is the role of faith and religious beliefs on business practices (Alserhan, 2011). Islamic perspective on business is extensively getting momentum and importance in today's global economy for several reasons. First Islam is an all embracing way of life or a complete code of life. Islamic course of conduct protect the interest of every party as buyer, seller, business partner of society during transaction. It is religion that gives clear guidelines to follow, mould the attitudes & behaviors of its followers (Saeed, et al., 2013). Second, due to oil boom Muslim countries are most prosperous consumers in the world. Third, degree of foreign investment in Muslim states is increasing. Fourth, the development of Muslim trade bloc has stated but such alliance might take time to materialize. Finally there is a forceful thrust towards islamization of states where Muslims are a majority through inception clear Islamic codes of conduct an all walks of life, and business is no exception to this (Saeed, et al., 2001).

Further, the globalization of global economy makes it a pre requisite for the world business to become well known or accustomed with the Islamic perspective on commerce in order to grasp the factors moulding behaviors of Muslims customers (Alserhan, 2011). Businesses that are omitting or forgetting the accession and exertion of such knowledge risk separate a large portion of their Muslim target market (Saeed, et al., 2001). The Islamic religion or din has given the rules that are concerning with each and every aspect of life so by acknowledging these codes of conducts, the well informed and enlightened firms can not only fulfill divine needs but also catch a truly unique place in Islamic market.

2.2 Islam & Muslim Consumers:

Muslim consumers follow religion of Islam and Islam is monotheistic religion. Religion is one of the important social institution (Alam, et al., 2011) and integral part in functioning of every society (Mokhlis, 2009). Islam as compare to other religion has a strong influence on the lifestyle of their followers (Muhammad, et al., 2010). The consumption of Muslim consumers are governed by Islamic laws (Alihodzic, 2012) Because Muslims life revolves around the script and what he instructed and Muslim cannot separate the brand from faith that dominates all activities must be divine and their feeling in line with Allah's guidance (Alserhan, 2010a). For Muslims, branding cannot be separated from Shariah that all activities should be divine and his feeling shall be in line with ALLAH'S guidance (Alserhan, 2010a). Muslim consumers all over the world are very conscious about Islamic products for them using the product that are forbidden as per Islamic laws are not acceptable by them. So for this reason marketers cannot afford the ignorance of religious factor in decision making (Alserhan, 2011) many companies introduced the Islamic brands in order to meet Muslim customers demand.

2.3 Islamic Branding:

Usually a brand is something that differentiates a product from its competitors. Brands provide a base point upon which customer recognizes and it is important part of product, and branding can add value to a product (Fatema, et al., 2013). Brands consist of name, logo, symbol, design or a combination of these that differentiate a product from rest of the other products (Kotler, et al., 2007).

The increasing prosperity and span of Islam is concern for increasing the Islamic brands as compare to traditional or conventional brand. There is no specific definition of Islamic branding therefore the term Islamic branding analyzed by several scholars (Yosuf, et al., 2014). Islamic brands are those that seek to address the Muslim consumers (Temporal, 2011).

Noor (2012) perspective, Islamic branding is an approach of branding that is friendly or compliant with Shariah doctrines. Islamic brands should fulfill all aspects of Islamic laws and norms (Jumani, et al., 2012) and Islamic brands created with the ingredients that are permissible according to Islamic laws so the product would be Halal. A Product can be Halal depending on its ingredients and all activities related with it from origin point to consumption point and going through entire value chain that created it (Alserhan, 2011). Fatema, Bhuiyan, & Bhuiyan in his study cited that Islamic branding is not only limited to Halal (permissible) and Haram (what is not permissible) but it permeates good deeds that are derived by sincere, honest and pure intentions that extends afar from purely commercial branding efforts (2013).

"Islamic branding is a reality not a fallacy. The distinction between Islamic branding and usual branding are Islamic brands are produced righteousness, their seller invite into a virtuous life meantime their buyers engage in Ibadah" (Alserhan, 2010b).

2.4 Islamic brand Names:

Marketers are really conscious about band name they want to know how the consumers purchase decision Influence by brand name. Brands have figurative value that assist people to select the good products according to their requirement and informed customers (Alamghir, et al. 2011). Well informed customers considering brand name as a sign of quality, while for not informed customer, brand name intensify customer awareness and affect customer perception about brand ((Alihodzic, 2012). The brand name like Mecca Cola, Zamzam Cola (Alserhan, 2010a). Used of

holy name for showing association implying Muslim-compliance. According to (Alihodzic, 2012) brand name representing particular product attributes, excite emotions, essence (Shimp, 2010), and can have parabolic value. The marketer's perspective is that using Islamic minology such as Bismillah, Muhammad, Al Madina help to attract Muslim belief and for being perceived as Islamic. Consumers at time of making decision they first think about brand name (Alamgir et al, 2010).

2.5 TEARS :

TEARS is an acronym of five words. These are trust, expertise, attractiveness, respect and similarities.

2.5.1 Trustworthiness

The term trustworthiness refers to honesty, integrity and believability of endorser or name of a brand. It is a general believability of consumers (Lim, et al., 2012). A trustworthy name keeps up to its promises, of providing value and quality, on a consistent basis and trustworthiness also refers to as expectation or reliability towards brand names (Alam, et al., 2012).

2.5.2 Expertise

E part of TEARS is expertise. It refers to the specific skills, knowledge or experience that can be related to name of brand (Silvera, et al., 2004). This is the ability of brand to continuously deliver what has been promised (Alam, et al., 2012). Expertise of a brand can contribute in changing the opinion of audience or customers (Shimp, 2010).

2.5.3Attractiveness:

Attractive means physical attractiveness of brands such as packaging, appearance, size, shape etc but also the attributes or characters that customers perceive in the brand such as pure, consistent.

2.5.4 Respect

R is for Respect and showing the ability of being praised because of one's own distinct characteristics and achievement (Shimp, 2010).

2.5.5 Similarities

S component of TEARS stand for Similarities which refers to how a product or brand matches with the audience in terms of their ethnicity, religion, culture, values etc. (Lim, et al., 2012). Shimp argued that it is a vital feature because consumers' matches with the product in terms of ethnicity the trustworthiness is enhanced (2010).

2.6 Purchase Intention:

Purchase intention is a very compound marketing concept that assists mangers in aligning their strategies and also decisions in their marketplace (Borzooei, et al., 2013a). Purchase intention is use to analyze consumer's perception, behavior and attitude (Jaafar, et al., 2012). It is a part of decision process and it is usually based on the purchase motives with features or traits of brands under consideration (Bouhlel, et al., 2011). Purchase intention is the implied promise or disguised undertake to one self to buy a product. Tariq et al., define purchase intention in their study as the probability to purchase affiliated with an intention bracket at the percentage of an individual that will actually buy the product (2013). They further explain that purchase intention involve four behaviors of customers one is certain plan to purchase a brand or service, second is

thinking unambiguously to buy a good or service, third is when someone scrutinize or scan o buy the product /service in the future and fourth is to buy the product ultimately. Borzooei & Asgari declare that purchase intention reveals the specific interest of customers towards purchasing a brand (2013). Purchase intention is usually rely on matching of purchase motives with features or attributes of brands under consideration.

2.7 TEARS & Purchase Intention of Islamic Brand Names:

Here the linkage between purchase intention and TEARS is discussed:

2.7.1 Purchase Intention of Islamic Brand Names & Trustworthiness:

As trust is the T component of TEARS. Trust refers to seen as believable, confident, or dependable and someone or something who can be trusted and trustworthiness is the result of brand's expertise, reliability, or intentionality. Trust is an important factor that affects the purchase intention (Huong, 2012). Trustworthiness emotionally appeals customers (Borzooei, et al., 2013 b). Huong, & Borzooei et.al study the relationship between trust and brand and found that trust plays a significant positive role in the purchase intention of a product (2012, 2013b). But Alam, Shabb, & Arshad affirm that trust do not necessary lead to purchase intention because there are other attributes in a brands that are more important for consumers (Abdul, et al., 2009).

2.7.2 Purchase Intention of Islamic Brand Names & Expertise

Expertise and trustworthiness are not mutually exclusive, frequently a specific brand is perceived as highly trustworthy but not an expert. Brands who are recognize as an expert are more persuasive and lead to purchase intention otherwise not lead to purchase intention (Alam, et al., 2012).

2.7.3 Purchase Intention of Islamic Brand Names & Attractiveness

The brand name or feature of brand that are not effect or fail to attract customers will not lead to purchase intention (Zafar, et al., 2012) and attractive features in brand are more likely to produce favorable perception of customers (Skarfstad & Bergstrom, 2004).

2.7.4 Purchase Intention of Islamic Brand Names and Respect

Brands that are usually respected due to quality of being admired or esteemed are leading customer to purchase intention but the brands that do not have the attributes of being admired are not leading to purchase intention (Bergstrom, et al., 2004).

2.7.5 Purchase Intention of Islamic Brand Names and Similarities

Consumer creates or involves in relationship with the brand that having similar personality to their own attributes (Bouhlel, et al., 2011). Shimp stated that it's a vital attribute because audience tends to better like individuals who are having the same features (2010). The similarities matching with consumers lead to purchase intention and enhanced trustworthiness but when brand feature do not match with customer attributes then it will not lead to purchase intention and also affect the trustworthiness of brand (Bergstrom, et al., 2004).

2.8 Theoretical frame work

The following theoretical model frames the construct and their relationship in this model.
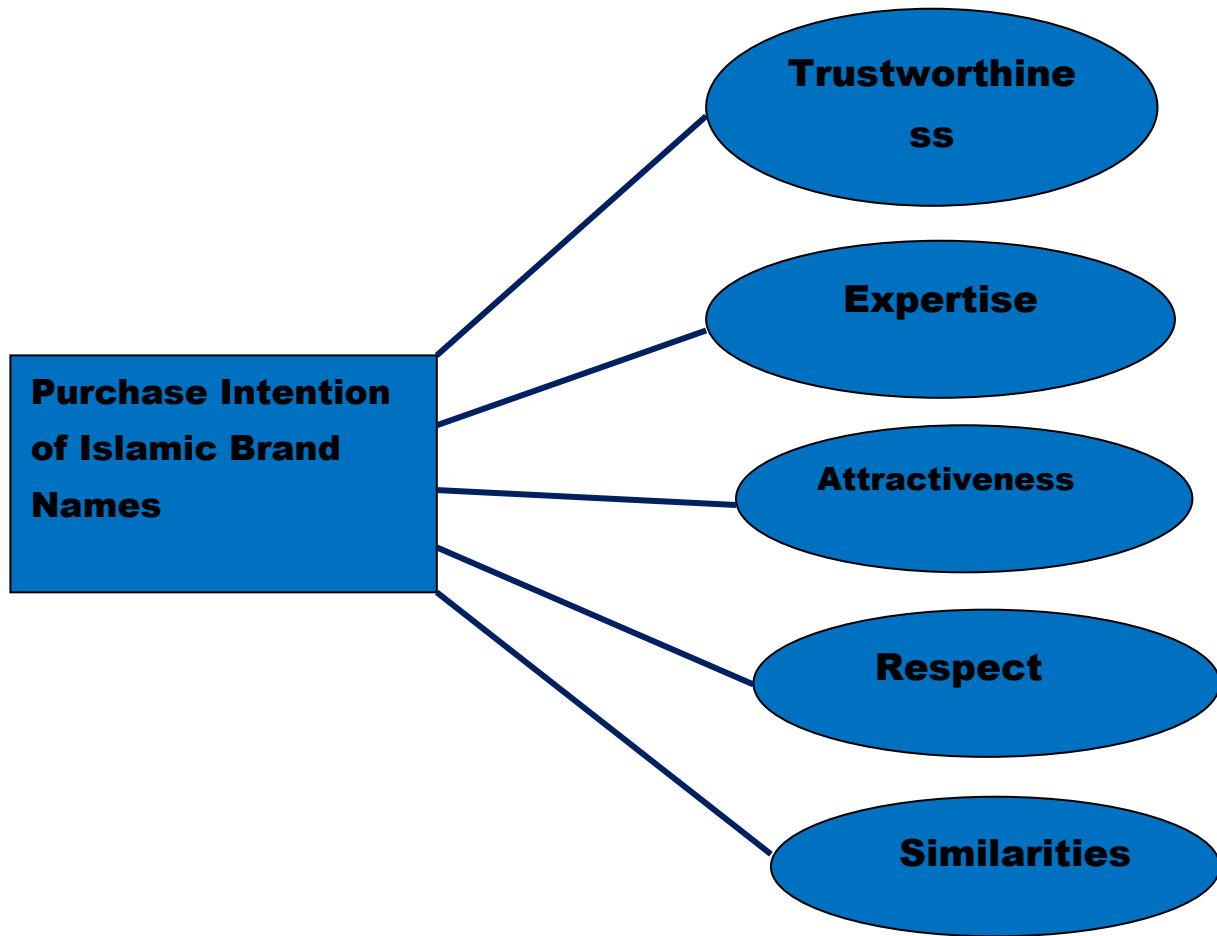
Figure 1: Theoretical framework (TEARS: Shimp, 2010).

This proposed framework is designed with TEARS as independent variable. TEARS include five acronyms trust, expertise, attractiveness, respect and similarities (Shimp, 2010). At last the purchase intention is a dependent variable.

2.12 Research gap

As it is known that Islamic marketing and Islamic brands are new emerging field. Scholars, academicians, researcher and marketers are trying to explore as many discoveries as possible. There are few research studies found on the topic of Islamic branding with different theories but none of study focusing the Islamic brands having Islamic names and also studies for Islamic brands purchase intention with Tears model did not found. To address the following gap this research study is conducted. Filling of this gap in literature is significant because it helps marketers to develop a strong brand that will be accepted by customer All in all the main theme of this study is to know the affect of five attributes (Trust, expertise, attraction, respect and similarities) on purchase intention of Islamic brands. Theoretically this study is essential because it cover the way for scholars to locate other theories in order to explore a new path of discoveries in this field.

3.0 Research Methodology

3.1 Research Design:

The research study is for research design following the Saunders et al. (2009) research onion model structure. The model by Saunders et al. is compare with an onion that like onion it has many layers and each layer of onion is a phase in the process of research design on the basis of which major decision are taken.

This study has executed with post positivistic viewpoint with the deductive approach. Nature of this study is quantitative has adopted by researcher. By purpose this research is descriptive and strategy of this research is survey. The investigation of this research done by regression & extent of researcher interface is minimal (investigating the events as they occur normally. A setting of this research study is non-contrived (natural environment) and unit of analysis for collecting data is individual.

Instead of longitudinal study, a cross sectional time horizon has adopted due to the reason that 'snap shot' or single time study is possible due to limited time period. The tool that use for the collecting data of this research is questionnaire and multiple statistical approaches use to for data analysis.

3.2 Population of Research:

General public of Karachi including adults of both type young adults (18-35) as well as middle age adults (36-55) both male and female.

3.3 Sampling of Research:

- **Unit of Sampling**: Muslim people of Karachi.

- **Sampling Approach**: the technique adopted for selection of sample size is the Rea & Parker guide.

- **Size of Sample: Size of Sample:** sample size of this research study is 385 as per Rea & Parker (2005) with confidence interval 95% & marginal error 5%. The sampling including dissimilar proportion of both males and females. Questionnaire were distributed among 385 respondents, 320 received back but only 299 completely filled and were usable & other 87 are non respondents because some of them refuse to response and some did not filled correctly giving more than one answer of each question. So, response rate is 78%.

- **Method of Sampling:** non-probability sampling method adopted.

3.4 Selection of Instruments

Both the primary & secondary data has collected.

Secondary data was collected for the extracting information about Islamic brands and TEARS model by using the research articles and literature available online. The survey technique is use to collect primary data from respondents with the help of questionnaire tool.

Questionnaire is design to know consumers view point about the Customer purchase intention towards Islamic brand name with respect to TEARS. The questions in questionnaire are structured (close ended) which consist of both multiple choices and simple dichotomous and also unstructured open ended. Questionnaire is consisting of different section. First part is including

information about respondent's demographics such as age, gender & education. The second part consist open ended questions about their views and third section consist of the series of questions base on the different variable which are design to know consumer purchase intention towards Islamic brand names with respect to TEARS. The scale used is Likert scale ranging from "strongly disagree" to strongly agree" which requires the respondents to indicate a degree of agreement or disagreement with each. The survey conducted in different places that are convenient such as universities, homes etc. with-in the age of 18 years old & above.

3.5 Pilot Study:

A pilot study has been carried out to ascertain and assure the validity of the questionnaire designed. The piloting helps to check language as well as organization of scale. According to Connelly (2008), extant literature suggested that a pilot study sample should be 10 % of selected sample size. That why pilot study has been carried out on 38 respondents. The purpose of this pilot study is to test the validity and reliability of the research instrument and to identify any ambiguity. The analysis done on 38 respondents showed Cronbach's Alpha is 0.921 and regression R is 0.788 and data is over all significant. Upon completing pilot study, corrections and amendments are made to improve this instrument. Only primary data are used for this research.

3.6 Adopted scales of variables

All the scale of variables that were not adopted only two scales was adopted that are mentioned below:

Questionnaire items	Author
• Trustworthiness	(Alam, et al., 2012)
• Purchase Intention	(Zafar, Q.,U., A., & Rafique, M., 2012)

3.7 Scale Validity

The validity of any scale is necessary to measure. There are many different ways to measure different types of validity. In this study only face validity and content validity has been measured. Face validity indicates whether the test 'looks like' or appears to be a measure of construct of interest. The content validity verifies whether the items included in the test are the right item to measure construct and reflect its content. Content validity was achieved by asking the experts in field. Face validity was achieved through piloting the survey with experts and some consumers.

3.8 Variables:

The variables that has considered in this research study are both the dependent and independent variable. The purchase intention of Islamic brand names is dependent variable and trustworthiness, expertise, attractiveness, respect and similarities are independent variables

3.9 Hypothesis

There is a hypothesis for this research study:

H1: There is significant relation between TEARS and purchase intention of Islamic brands names.

3.10 Plan of Analysis

- For analysis of data analysis of questionnaire is necessary in order to achieve research objective.

- The first section of questionnaire is consists of demographic attributes and include nominal scale. So, the descriptive analysis of this section is done by the frequency and presentation of this showed by graph.

- After that a reliability test is executed by using Cronbach's alpha.

- Further the frequency, cross tabs and Chi sqaure analysis use and then descriptive of demographics were calculated.

- Frequency counts were also done for every item.

- For assessing relationship between the dependent and independent variables correlation analysis and regression analysis used.

3.11 Software Employed

The IBM SPSS (Statistical Package for the Social Sciences) has been employed for analysis of collected data and getting results.

4.0 Analysis & Findings

4.1 Missing values:

Before proceeding to main analyses, data were examined for missing values. It is hardly possible to obtain a large dataset without any missing values (Saeed et al., 2014). There were 4% of data values that were missing. Missing value is hurdle in accurately interpreting and findings of data so it's essential to replace missing values. The normality test of data was done and data exhibit some skewnesses, so median imputation is better choice for dealing with missing values. Median score substitution procedure was used to restore the missing values.

4.2 Reliability Analysis:

Nunnally (1978) recommends reliability of about 0.70 or higher is better because it shows higher internal consistency.

TABLE 1 RELIABILITY ANALYSIS OF VARIABLES

Variables	Cronbach's Alpha	Number of Items
Trustworthiness	0.801	6
Expertise	0.901	3
Attractiveness	0.766	3
Respect	0.794	3
Similarities	0.695	4
Purchase Intention	0.901	4

Table 1 shows reliability for data of each construct and reliability is measure by Cronbach's Alpha. Reliability statistics of Cronbach's alpha for trustworthiness is 0.801, for expertise is 0.901, for attractiveness is 0.766, for respect is .794, and for purchase intention is 0.901 which shows a higher level of internal consistency for this data. Except for similarities reliability is 0.695 that is about to 0.7.

TABLE 2 RESPONDENTS PROFILES

Demographics	Attributes	Frequency	Percent %
Age (years)	18-25	128	42.8
	26-33	75	25.1
	33-40	38	12.7
	41-48	29	9.7
	49-55	29	9.7
	Total	299	100%
Gender	Male	151	50.5
	Female	148	49.5
	Total	299	100%
Education Level	Intermediate	60	20.1
	Graduate	99	33.1
	Post Graduate	140	46.8
	Total	299	100%

Table 2 reflects the respondents' demographic information and shows characteristics of sample used in survey. Three variables were selected to describe that sample characteristics. They were age, gender and education level. Overall, sample showing that there was a considerable overweight of Age range of 18-25 (young adults) are 128 that is almost 43% and highest in percentage as compare to other respondents. In gender high concentration of female 151 that is 50.5% and majority of respondents were found to be post graduate i.e. 140 in high concentration as compare to other education level.

TABLE 3 DESCRIPTIVE STATISTICS OF RESPONDENTS' DEMOGRAPHICS

Demographics	N	Mean	Std. Deviation	Variance
Age	299	2.18	1.337	1.788
Education Level	299	2.27	0.774	0.599

Table 3 showing the descriptive statistics of demographics the mean of age is 2.18 that is between 2 & 3 meaning respondents age are centered in 26 to 33 with a deviation of 1.337 of the measures. The variability of the age group is identified to be 1.788. Moreover the education level represent mean of 2.27 on an average with a deviation of 0.774 and a variability of 0.599.

TABLE 3 FREQUENCY OF BRANDS THAT HAVING ISLAMIC NAMES

Item	Lower Class	Halal & According to Islamic Standards	Indifference / Casual brands	Marketing Strategy	Others	Total
What comes to your mind when you see any product/brand that has "Islamic Names"	48	67	60	106	18	299

This table is sowing the open ended responses that were coded like the respondents who respond that these brands are having low quality or substandard products were coded as lower class. The overall responses showed the106 respondents believe that assigning Islamic names to brands is just a marketing strategy to target Muslim consumers.

TABLE 4 CROSS TABULATION OF GENDER & RESPONSES ABOUT BRANDS HAVING ISLAMIC NAMES

Gender	Lower Class	Halal and According to Islamic standards	Indifferent/Casual brands	Marketing Strategy	Others	Total
Female	15	37	27	62	10	151
Male	33	30	33	44	8	148
Total	48	67	60	106	18	299

This crosstab showing that more females are thinking that this is a marketing strategy of to assigning Islamic names as compare to male, and less female are considering them usual brand than males.

Table 5 Chi –Square Tests of Gender and responses about brands that have Islamic names

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	11.331[a]	4	.023

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 8.91.

In this table Pearson Chi square result $\chi2 = 11.331$, $p = 0.023$ tells us that there is a statistically significant association between gender and their views about Islamic brands name; that is both male and females not having same views about Islamic brand names.

Table 6 Frequency of Manufacturer That Producing Islamic Brand Names

Item	Local Manufacturer	Shariah compliant Manufactu	Marketing / Selling Strategy	Others	Total

	rer				
What can you infer about manufacturer of brands that have "Islamic names"	83	70	118	28	299

This table also showing the responses of open ended question that was about manufacturer of Islamic brand names and responses shown were coded. The respondents who were thinking that these manufacturer are producing low quality product, or local producer and targeting lower class were coded as local manufacturer and same like this the other responses were coded. The table showing there are more number of respondents who are taking these brands as marketing strategy, selling technique, capitalizing on religion or profit maximization as compare to those who believes that these manufacturer are producing according to Shariah and are trustworthy and honest.

Table 7 Cross tabulation between gender and responses about manufacturer of Islamic brand names

Gender	Local Manufacturer	Shariah compliant	Marketing strategy	Others	Total
Female	37	40	60	14	151
Male	46	30	58	14	148
Total	83	70	118	28	299

As shown in table that almost both male and females are equally thinking that manufacturer are using Islamic names as strategy and taking them as local manufacturer.

Table 9 Chi –Square Tests of Gender and responses about manufacturer of Islamic brand names

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.409[a]	3	.492

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 13.86.

This table presenting Pearson Chi square and $\chi2 = 2.409$, $p = 0.492$. This tells us that there is no statistically significant association between gender and manufacturer views; that is both males and females equally thinking that the manufacturer of these brands are assigning names just for profit maximization.

Table 10 Descriptive statistics of Variables

Variables	N	Minimum	Maximum	Mean	Std. Deviation
Trustworthiness	299	1.00	5.00	3.0078	.81039
Expertise	299	1.00	5.00	2.6912	1.0276

Attractiveness	299	1.00	5.00	3.1104	.89080
Respect	299	1.00	5.00	3.0491	.93357
Similarities	299	1.00	5.00	3.0903	.73431
Purchase intention	299	1.00	5.00	2.9381	.90877

Table 10 above showing few descriptive results for the research variables used in this study. The table showing minimum, maximum, mean and standard deviation. The results are the summation of the variable from the five point Likert non comparative scales with 1 being strongly disagree and 5 for strongly agree. The mean of trustworthiness is 3.0078 shows the research participants have neutral opinion about trustworthiness of the brands that having Islamic names. While standard deviation is 0.8 showing an average deviation from mean.

Mean value of attractiveness is 3.1 which are showing the neutral responses of respondents about attractiveness with 0.89 close to 0.9 deviations of data with mean.

The mean value of purchase intention is 2.9 which is close to 3 so respondents opinion are neutral for purchase intention and standard deviation is 0.9 showing deviation of data from mean.

Table 11

Correlation Matrix

		Trustwo rthiness	Expertise	Attracti veness	Respect	Similar ities	Purchase Intention
Trustwor thiness	Pearson Correlation	1					
	Sig. (2-tailed)	.000					
	N	299					
Expertise	Pearson Correlation	.000					
	Sig. (2-tailed)	299	299				
	N	.511**	1				
Attractiv eness	Pearson Correlation	.746**	.589**	1			
	Sig. (2-tailed)	.000	.000				
	N	299	299	299			
Respect	Pearson Correlation	.574**	.573**	.676**	1		
	Sig. (2-tailed)	.000	.000	.000			
	N	299	299	299	299		
Similariti es	Pearson Correlation	.328**	.349**	.426**	.386**	1	
	Sig. (2-	.000	.000	.000	.000		

	tailed)					
	N	299	299	299	299	299
Purchase Intention	Pearson Correlation	.560**	.559**	.669**	.550**	.558**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000
	N	299	299	299	299	299	299

**. Correlation is significant at the 0.01 level (2-tailed).

Numbers on the Table 11 showing the strength and direction of linear relationship between two variables. The correlation coefficient range from -1 to +1, with -1 indicating a perfect negative correlation and +1 indicating a perfect positive correlation. In each cell of matrix, Pearson's correlation, p value for two tailed test of significance and sample size is given. It's visible that correlation coefficient between trustworthiness and attractiveness is 0.746 and p value for two tailed test of significance is 0.000. It is concluded that there is a strong positive correlation between trustworthiness and attractiveness and this correlation is significant at the significant level of 0.01. The correlation between purchase intention and all other variables such as trustworthiness, expertise, attractiveness, respect and similarities are positively correlated and having significantly correlated with each other.

Table 12

Regression

Criterion Variable	Predictors	B	t	Sig	R^2	Adj. R^2	F	Sig
	(Constant)	-.167	-.955	.340	.571	.564	78.091	.000[b]
	Trustworthiness	.104	1.594	.112				
Purchase Intention	Expertise	.161	3.638	.000				
	Attractiveness	.333	4.858	.000				
	Respect	.053	.986	.325				
	Similarities	.376	7.073	.000				

*** Significant at 0.000

Table 12 showing unstandardized beta coefficient indicating that one percent increase in trustworthiness, there is also an increase in purchase intention when all other independent variables remain constant. This table also showing that all independent variables having positive relation with dependent variable. Furthermore table indicating the R^2 and Adjusted R^2 values. The R^2 `57.1% value represents that total variation in the dependent variable i.e. purchase intention is accounted for by all of the independent variables altogether and adjusted R square gives more accurate information about fitness of model. Moreover the little gaps between R square and adjusted R square showing significance of independent variables. In this table 'F' indicates the statistical significance of regression model. Here (F (5,293) = 78.01, p < 0.05) which indicates that, overall, the regression model statically significant predict outcome variable (i.e., it is good fit for the data). F test is highly significant, thus we can assume that there is a significant relationship between variables.

The null hypothesis were rejected and accepted alternative hypothesis

H1 there is a significant relation between purchase intention and TEARS.

5.0 Discussions

This research was aimed at understanding the customer purchase intention towards brands that having Islamic names with reference of TEARS (trustworthiness, expertise, attractiveness, respect and similarities) among Pakistani Muslim consumers. It further expands the religiosity names concept to investigate its role in influencing consumer intention to purchase such products. The context of this research was quite unique & helpful in predicting the future of brands that carrying Islamic names or for manufacturer who are interested in assigning their brands an Islamic name in Muslim majority country.

Brand name with religious terms offered consumers a high level of religious orientation (Torlak et. al., 2013). Considering the empirical findings of data analysis it is evidence that there is a positive relationship between the trustworthiness, expertise, attractiveness, respect and similarities among them (Alam, et al., 2012) and with purchase intention. There are many consumers who believe that these brands are trustworthy and respectful and their manufacturer are producing products with Islamic skills and knowledge and using pure and halal. Moreover it is also found that respondents having positive behavior that these brands having similarities between credibility of brand and the Islamic name of brands (Alam, et al., 2012). After a positive relation of purchase intention with variables it's not always necessary that consumer will have intention to buy the brand, they may never buy it (Borzooei, et al., 2013a). The above analysis suggesting that expertise, attractiveness and similarities significantly impact the purchase intention but also adding that trustworthiness and respect is not strong predictor for purchase intention, this may be because other factors are more influencing as compare to trust (Lim, et al., 2012). There is also found the consumer already have knowledge that the manufacturer of these brands using are Islamic names as marketing strategy just to sell their brands and many respondents are thinking that these brands are low quality and their manufacturer are using low quality material .

It can be concluded that influence of Islamic names of brands was not strong enough to influence Muslim consumers to form a trust and intention to purchase the brands (Lim, et al., 2012). There must be good quality and better packaging of these brands, so they may be able to attract a good number of consumers.

6.0 Conclusion

It is concluded from study that name do not create trust about brand and manufacturer and trust will not lead to purchase intention. Likely it is also found that merely name are not enough to judge the expertise of manufacturer and respecting about religion will not lead to respect the brands that having Islamic names and not lead to purchase intention of that brands.

Islamic marketing is growing fields and manufacturers are trying to utilize this concept to cater the more market. The manufacturers think that by assigning the Islamic names to their product they are creating an image of Islamic brand, with good attributes and image, but that's not true find by this study that consumers are understanding this strategy and mostly having negative image about product and manufacturer like low quality manufacturer, manipulative and profit maximizer. For them the quality and features are more important than just name so manufacturer should not merely focus on name to create trustworthiness, expertise, attractiveness, respect and

similarities about brand and themselves they should do something innovative and utilize this opportunity in more effective way.

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PORTFOLIO INVESTMENT PATTERNS IN INDIA

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ABSTRACT

A portfolio is a combination of different investment assets mixed and matched for the purpose of achieving an investor's goal. The two key aspects of investments are preferences and pattern. Benefit is expected in the future and tends to be uncertain. In some investments (like stock options) risk element is dominant attribute while in some investment (like govt. bonds) time is dominant attribute. There are various factors which affects investors' portfolio such as annual income, government policy, natural calamities, economical changes etc. According to RBI data, household sector accounted for 82.4% of gross domestic savings during 2001- 02.They invested 38% of financial savings in deposits, 33% in insurance/provident funds, 11% on small savings, and 8% in securities, including government securities and units of mutual funds.

KEYWORDS: *portfolio, investment, attributes,*

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CAUGHT IN THE STORM: SEXUAL VIOLENCE AGAINST WOMEN IN JAMMU AND KASHMIR: A SOCIOLOGICAL ANALYSIS

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ABSTRACT

Woman, since long, occupied a venerable place in Indian society. However given the orthodox beliefs existent in our societies, they are at the brunt of subjugation, suppression, violence and treated merely as sex objects and inferior to men. A large number of rape cases are being reported every year and half of such cases are believed to go unreported because of the stigma attached to it. The present paper attempts to analyze the nature, extent, incidence and impact of sexual violence against women. It will also analyze the causes of sexual violence against women in Jammu and Kashmir. Methodologically, the paper uses a mixed method to analyse crime against women and is based on data obtained from National Crime Records Bureau collected, in part, for my Ph.D. course and also experiences from the fieldwork conducted in Srinagar Central Jail. The collected data is supplemented by analysis of various documents such as reports of governmental and non-governmental organizations as well as other published literature in the form of books, journals and articles. The findings of the study reveal differing facets of the consequences of sexual violence. Typically, women remain silent, blame themselves, and have a higher likelihood of entering into future abusive relationships, thereby compounding the trauma. Sexual violence needs an immediate attention of the stakeholders given the enormously increasing per year rate.

KEYWORDS: *Rape; violence; women; sex-objects; abuse.*

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