

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories
Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., The American Economic Association's electronic bibliography, EconLit, U.S.A., EBSCO Publishing, U.S.A.,
Index Copernicus Publishers Panel, Poland, Open J-Gate, India [link of the same is duly available at Infilbnet of University Grants Commission (U.G.C.)]
as well as in Cabell's Directories of Publishing Opportunities, U.S.A.

Circulated all over the world & Google has verified that scholars of more than Hundred & Thirty Two countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

www.ijrcm.org.in

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	DETERMINANTS OF INTEREST SPREADS IN COMMERCIAL BANKS – A CASE OF CRDB BANK TANZANIA <i>DR. SRINIVAS MADISHETTI & JOSEPH KIMEME</i>	1
2.	CORPORATE SOCIAL RESPONSIBILITY CSR OF BUSINESS ORGANIZATIONS IN NIGER STATE, NIGERIA: AN ISLAMIC PERSPECTIVE <i>DR. HALIRU BALA</i>	6
3.	CHALLENGES OF GOOD GOVERNANCE IN LOCAL GOVERNMENT: THE CASE OF SAESIETSAEDAMBA WOREDA, TIGRAY REGION, ETHIOPIA <i>GEBRESLASSIE KIROS HAILU</i>	11
4.	TOTAL COST OF SMALL ENTREPRENEURIAL CREDIT: AN ANALYSIS ON SELECTED PRIVATE COMMERCIAL BANKS IN BANGLADESH <i>JASMINE JAIM</i>	27
5.	FACTORS INFLUENCING TOTAL HOUSEHOLD INCOME OF FARMERS IN UTTAR PRADESH <i>AMARENDRA PRATAP SINGH</i>	31
6.	CUSTOMER AWARENESS AND SATISFACTION IN COMMERCIAL BANKS WITH REFERENCE TO COIMBATORE DISTRICT <i>DR. M. VIDHYA & DR. A. RAMACHANDRAN</i>	38
7.	MEASUREMENT OF CONSUMER'S PERCEPTION ON SERVICE QUALITY IN LIFE INSURANCE <i>ALTAH AHMAD DAR & SHABIR AHMAD BHAT</i>	44
8.	GROWTH AND PERFORMANCE OF MICRO, SMALL AND MEDIUM ENTERPRISES (MSMEs) IN INDIA: AN OVERVIEW <i>OMKAR P. DASTANE.</i>	50
9.	A STUDY ON THE POSITION OF SMALL AND MEDIUM ENTERPRISES IN KERALA VIS A VIS THE NATIONAL SCENARIO <i>N. RAJEEVAN & DR. M. M. SULPHEY</i>	57
10.	A STUDY ON SOCIO – ECONOMIC STATUS OF PIG FARMERS IN KANCHEEPURAM DISTRICT OF TAMILNADU STATE <i>SASIKALA. V, P. KUMARAVEL & P. MATHIALAGAN</i>	61
11.	STUDY OF EMPOWERMENT STATUS AND THE LEADERSHIP QUALITIES OF WOMEN NGOS <i>DR. MADHAVI S. KULKARNI & KISHOR G. BHIDE</i>	64
12.	IMPACT OF AGE AND LEVEL OF EDUCATION ON ORGANIZATIONAL COMMITMENT <i>DR. ARTI BAKHSHI, ATUL DUTT SHARMA & DR. KULDEEP KUMAR</i>	69
13.	SCAN ON MINIMUM ALTERNATE TAX <i>DR. G. VELMURUGAN</i>	73
14.	SELF HELP GROUPS (SHGs): IMPACT ON WELFARE OF RURAL WOMEN AT IKP (INDIRA KRANTHI PATHAM) <i>DR. M SUKANYA</i>	76
15.	SELF HELPS GROUPS: A NEW PARADIGM SHIFT FOR WOMEN EMPOWERMENT <i>DR. K. MANOHARAN NAIR</i>	81
16.	WTO AND INDIA'S FOREIGN TRADE <i>DR. SANJAY TIWARI & DR. TILAK SETHI</i>	85
17.	PERFORMANCE OF VARIOUS BANKING AGENCIES IN INDIA OVER A PERIOD OF TIME <i>K. RANGASWAMY & DR. D.V.GOPALAPPA</i>	94
18.	DIRECT TAXES CODE – AN OVERVIEW <i>DR. A. JAYAKUMAR & R. ELAVARASAN</i>	98
19.	REGIONAL RURAL BANK FINANCE IN ARUNACHAL PRADESH, INDIA: AN IMPACT ANALYSIS <i>DR. TASI KAYE</i>	103
20.	FOREIGN DIRECT INVESTMENT AND RETAILING IN INDIA-ISSUES AND CONCERNS <i>K. BABY & C.A VISALAKSHI</i>	108
21.	SOCIO-ECONOMIC PROFILE OF WOMEN ENTREPRENEURS: A CASE STUDY WITH REFERENCE TO NORTH DISTRICT OF GOA STATE <i>DR. ACHUT P. PEDNEKAR</i>	114
22.	HUMAN SETTLEMENTS UNDER SRIPADA-YELLAMPALLY PROJECT AND SUSTAINABLE DEVELOPMENT STRATEGY <i>RAMAIAH BHEENA VENI</i>	118
23.	EFFICIENCY STUDY OF LARGE-SIZED BANKS IN INDIA – A DEA APPLICATION <i>MANAS KUMAR BAIDYA</i>	122
24.	GLOBALIZATION AND SMALL-SCALE INDUSTRIES: THE INDIAN PERSPECTIVE <i>SANDEEP AGGARWAL & PARUL MITTAL</i>	130
25.	STRATEGIES FOR SMALL BUSINESS DEVELOPMENT: MICROENTERPRISE IN ORISSA: PRACTICES TO PROMOTE SUCCESS AMONG LOW-INCOME ENTREPRENEURS <i>DR. BIKRANT KESARI</i>	136
26.	TRENDS AND CHALLENGES BEFORE BANKING SECTOR: A STUDY <i>SATISH TANAJI BHOSALE</i>	140
27.	INDIA & CHINA: THE RISING POWER IN GLOBAL ECONOMY <i>SARITA RANI & INDRA NEHRA</i>	143
28.	PROTECTION OF CHILDREN - ROLE OF PANCHAYATS IN INDIA <i>R.ARUNAJAYAMANI</i>	150
29.	BASEL III: A TOOL OF RISK MANAGEMENT IN BANKING SECTOR <i>SAHILA CHAUDHRY</i>	154
30.	MGNREGA: ITS DRAWBACKS IN J&K 2010 <i>SHEIKH IRSHAD AHMAD</i>	158
	REQUEST FOR FEEDBACK	162

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana
Vice-President, Dadri Education Society, Charkhi Dadri
President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, Chander Kalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISORS

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: infoijrcm@gmail.com or info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled ' _____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use **(ed.)** for one editor, and **(ed.s)** for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITE

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

PROTECTION OF CHILDREN - ROLE OF PANCHAYATS IN INDIA**R.ARUNAJAYAMANI****LECTURER****SCHOOL OF GOVERNANCE & PUBLIC POLICY****RAJIV GANDHI NATIONAL INSTITUTE OF YOUTH DEVELOPMENT****SRIPERUMBUDUR****ABSTRACT**

Children below 15 years constitute about 40% of the total population in India. If all of them are happy and healthy, they can make a positive contribution to the progress and development of our country. However, the reality is disturbing when we see and hear about so many children who do not have access to health services, care, protection and education. The girl children are not allowed to be born and if they are born, they are not given the same treatment and opportunities as boys. Children are exploited, abused, sold, punished or are made to work in hazardous industries. In other words, millions of children in India and across the nations do not enjoy their childhood. Many efforts are being made at international, national and grass root level. Gram Panchayats have an important role to play in the protection of children's rights in the country. They are ideally suited for this task because Gram Panchayats have direct access to children. At the level of Gram Panchayats, children are not numbers and statistics, but real names and faces in the knowledge of all in the neighborhood. They are to be equipped to monitor all the public institutions such as schools, Anganwadi Centers, Sub-centers of Health Departments and the Primary Health Centers. They have the authority to engage with officials of all the concerned Departments and hold them accountable to the Gram Panchayat and the constituency, in the best interests of children.

KEYWORDS

child protection, role of panchayats in India.

INTRODUCTION

India is having a larger number of child populations. It possesses almost 19 percent of the world's children. The total children population may be approximately 440 million of the age group of below 18 years, which is one third of Indian population (UNICEF). According to one assumption, around 40 percent of these children are in need of care and protection in one way or other, which indicate magnitude of the problem. India has heterogeneity culture, ethnicity and different religion population; in this society, problems of socially marginalized and economically backward groups are immense. Within such groups the most vulnerable section is always the children. Independent India has taken large strides in addressing issues like child education, health and development. However, child protection has remained largely unaddressed. There is now a realization that if issues of child abuse and neglect like female feticide and infanticide, girl child discrimination, child marriage, trafficking of children and so on are not addressed, it will affect the overall progress of the country. The following quote reflects the plight of our development efforts of child exclusive in nature of process of children protection strategies.

"While taking decisions about any adult group, decisions are taken with the participation of those directly concerned. But when it comes to taking decisions about children's lives, adults consider themselves most eligible to make the decisions. All the mistakes in the world are a result of the decisions made by adults. When adults hand over this world to children, I hope that they will be modest enough to ask us about what kind of a world we would like to live in." ('Our Story Our Dreams' by Nagaraja Kolkere, President, Namma Sabha, Kundapur, India).

CHILD PROBLEMS RELATED VITAL STATISTICS

The following some of the statistics will show the magnitude of the problem, which needs special attention from all dimensions.

1. India is home to the largest child labour force: 12.59 million children according to official Indian statistics, and 35 million according to UNICEF, accounting for about 14% of children in 5 - 14 years age group.
2. 11 million children are on the streets in India without adequate parental support, 2 out of 3 children are physically abused, 53.2% children reported having faced one or more forms of sexual abuse - as per the findings of a recent study on Child Abuse conducted by Ministry of Women and Child Development, Government of India, Save the Children and UNICEF,
3. 65% of school going children reported facing corporal punishment and 50.2% children worked 7 days a week.
4. In the last 10 years, 40% increase in intra state migration (India Statistics report, 2004). The migrant workers and their children mostly work in the unorganized sector and thus remain outside the formal delivery of public services. Therefore, these children are often un-counted, have little or no access to basic services, falling through any existing safety nets and are at high risk of exploitation and abuse.

INDIA'S COMMITMENT TOWARDS CHILDREN'S RIGHTS

The Constitution of India, the National Policy for Children, many other policies and legislation accord priority to children's needs. The Government of India ratified the Convention on the Rights of the Child on 2nd December, 1992. Accordingly, the government is taking action to review the national and state legislation and bring it in line with the provisions of the Convention. In pursuance of the commitment made at the World Summit, the Department of Women and Child Development under the Ministry of Human Resource Development has formulated a National Plan of Action for Children. Most of the recommendations of the World Summit Action Plan are reflected in India's National Plan of Action.

The National Plan of Action has been formulated keeping in mind the needs, rights and aspirations of children in the country. The priority areas in the Plan are health, nutrition, education, water, sanitation and environment.

WHY CHILDREN NEED SPECIAL ATTENTION

1. Children are more vulnerable than adults, to the conditions under which they live.
2. They are more affected than any other age group by the actions and inaction of governments and society.
3. In most societies, including ours, views persist that children are their parents' property, or are adults in the making, or are not yet ready to contribute to society.
4. Children have no votes or political influence and little economic power. Too often, their voices are not heard.
5. Children are particularly vulnerable to exploitation and abuse.

CONSTITUTIONAL PROVISIONS AND CHILD RIGHTS

Indian Constitution provides some guarantees to protect the children rights with special treatment. These include:

1. Article 21 A - Right to free and compulsory elementary education for all children in the 6-14 year age group.
2. Article 24 - Right to be protected from any hazardous employment till the age of 14 years.
3. Article 39(e) - Right to be protected from being abused and forced by economic necessity to enter occupations unsuited to their age or strength.

4. Article 39 (f) - Right to equal opportunities and facilities to develop in a healthy manner and in conditions of freedom and dignity and guaranteed protection of childhood and youth against exploitation and against moral and material abandonment.

Besides these they also have rights as equal citizens of India, just as child, these provisions are mentioned under:

1. Article 14 - Right to equality.
2. Article 15 - Right against discrimination.
3. Article 21- Right to personal liberty and due process of law.
4. Article 23 - Right to being protected from being trafficked and forced into bonded labour.
5. Article 46 - Right of weaker sections of the people to be protected from social injustice and all forms of exploitation.

The above constitutional provisions are effective, because government or any other agencies are not taking much effort to enforce the legal sanctions and there is no specific monitoring bodies to make follow up actions against the violators of these rights. The central and state governments should come forward with adequate support to implement the legal provisions with appropriate strategies.

Government protection is the most vulnerable to crisis and conflict, with its disruption hindering both enforcement law and provision of services. This failure almost immediately increases the protection burden on communities. Initiatives to train teachers and offer reporting mechanisms for violation can extend the government's influence in protecting children. Disintegration of governmental systems places an increasing burden upon the community to provide services and protection. While communities do have traditional ways of protecting their children, during emergencies these structures often breakdown.

Competition for limited resources forces families to concentrate on their own needs rather than those of the larger community. In many cases, children take on a substantial role raising their siblings, contributing economically to the family, and in the case of child-headed households, overseeing the family's well-being. Offering a range of education alternatives linked with protection measures is essential in reaching many children not able to attend traditionally structured formal schooling.

AREAS OF CHILD PROBLEMS AND ROLE OF PANCHAYATS

Children are in general facing problems in the forms of

- Exploitation.
- Abuse.
- Inhuman or degrading treatment.
- Neglect.
- Some children are more vulnerable than others. They need special attention. These children are:
- Homeless children (pavement dwellers, displaced/evicted, refugees).
- Migrant children.
- Street children.
- Orphaned or abandoned children.
- Working children.
- Children of prostitutes.
- Child prostitutes.
- Trafficked children.
- Children affected by conflict.
- Children affected by natural disasters.
- Children affected by HIV/AIDS and Children suffering from Terminal Diseases.
- Disabled children.
- Children belonging to the Scheduled Castes & Scheduled Tribes.

Major problems are discussed in detail in the following sections and suggestive measures to be carried out by the Local Panchayats are follows. These suggestions are drawn from the book titled "Child Protection- a hand book" by the Ministry of Women and Child Welfare, Government of India.

CHILD SEXUAL ABUSE

Child abuse is a state of emotional, physical, economic and sexual maltreatment meted out to a person below the age of eighteen and is a globally prevalent phenomenon. However, in India, as in many other countries, there has been no understanding of the extent, magnitude and trends of the problem. The growing complexities of life and the dramatic changes brought about by socio-economic transitions in India have played a major role in increasing the vulnerability of children to various and newer forms of abuse. Child abuse has serious physical and psycho-social consequences which adversely affect the health and overall well-being of a child. According to WHO: "Child abuse or maltreatment constitutes all forms of physical and/or emotional ill-treatment, sexual abuse, neglect or negligent treatment or commercial or other exploitation, resulting in actual or potential harm to the child's health, survival, development or dignity in the context of a relationship of responsibility, trust or power." Child abuse is a violation of the basic human rights of a child and is an outcome of a set of inter-related familial, social, psychological and economic factors.

PANCHAYAT INTERVENTION

1. The first step towards dealing with the problem of child sexual abuse is recognition and acceptance that boys and girls are abused and need assistance and support.
2. Create awareness about the problem. This will help in prevention as well as encourage victims to come forward.
- Create forums where children can be given information and support within the village with the help of the school teacher, the anganwadi worker and the ANM.
- Listen to the child.
- Maintain confidentiality of the child.
- Ensure that a complaint and FIR is filed in the nearest police station. Seek legal advice.

CHILD TRAFFICKING

India has been identified as a source, transit and destination point in the international circuit; large numbers of children are also trafficked within the country. According to a study conducted by Shakti Vahini in 2006, "Trafficking in India", 378 of the 593 districts in India are affected by human trafficking. 10% of human trafficking in India is international, while almost 90% is interstate. Andhra Pradesh, Karnataka, West Bengal and Tamil Nadu are the states from where the maximum numbers of people are trafficked to other states. Intra state/inter district trafficking is high in the states of Rajasthan, Assam, Meghalaya, Bihar and Uttar Pradesh, Andhra Pradesh, Karnataka, Tamil Nadu and Maharashtra. States like Delhi and Goa are 'receiver' states. Trafficking of women and children from the North-Eastern states of India and the bordering countries in the north-east is a serious issue but has so far not drawn public attention.

The first step towards dealing with the problem of child trafficking is widespread awareness about the issue. Panchayat members must make themselves and people in their village aware of the dangers of child trafficking and the harm it causes to the child.

PANCHAYAT INTERVENTION

1. Every Panchayat member should ensure that his/her Panchayat maintains records of people migrating out of the village.

2. Birth registration and registration of marriages can also go long way in protecting children from being trafficked. All Panchayats must take on the responsibility of keeping such records.
3. Ensure that a complaint is filed in the nearest police station if you find a child missing or if a child is kidnapped or you suspect a case of trafficking.
4. Strict vigilance by Panchayats can help children from being trafficked and will also deter the traffickers.
5. Seek legal advice.
6. Build support and a conducive environment for the trafficked victims to ensure that they can be successfully repatriated and reintegrated with their families and community. The decision of the Panchayats is very important in the village. You can take some positive steps and help trafficked children return to their communities. If you stop seeing it as the child's fault, the others in your constituency will follow you.

CHILD LABOUR

The complex issue of child labour is a developmental issue worth investigating. The notion that children are being exploited and forced into labour, while not receiving education crucial to development, concerns many people. India is the largest example of a nation plagued by the problem of child labour. Estimates cite figures of between 60 and 115 million working children in India the problem of child labour continues to pose a challenge before the nation. Government has been taking various pro-active measures to tackle this problem. However, considering the magnitude and extent of the problem and that it is essentially a socio-economic problem inextricably linked to poverty and illiteracy, it requires concerted efforts from all sections of the society to make a dent in the problem. The percentage of the population of India living in poverty is high. In 1990, 37% of the urban population and 39% of the rural population was living in poverty

PANCHAYAT INTERVENTION

1. Create awareness about the pitfalls of putting children to work.
2. Motivate parents to send their children to school.
3. Slowly create an atmosphere where children are pulled out of work and into school.
4. Ensure that children are enrolled in school without difficulty
5. Ensure that schools are accessible and available and that the infrastructure is adequate.
6. Inform employers about labour legislation banning child labour and the consequences of flouting the law; thus discourage them from employing children and encourage them to employ adults.
7. Ensure that adults are paid minimum wages.
8. Use your official capacity to create infrastructure for day care through government's ongoing programmes such as the Balwadi and Anganwadi programmes, so that mothers can go to work and older children are not forced to drop out of school to take care of younger siblings.
9. Unite against touts and middle-men that come looking for child labour in the villages and take them away.
10. Activate the Village Education Committee to take up issues of improving access to schools and quality of education, teacher absenteeism, enrolment and drop-out rates, mid-day meals, provision of water and sanitation facilities in schools etc.

SEX SELECTIVE ABORTION AND INFANTICIDE

A classic case of conflicting principles exists in the case of sex-selective abortions. One horn of the dilemma has the "women's movement" enshrining the right to abortion as fundamental. The other horn of this dilemma is the indisputable fact that this "right" is consistently used against women. Women are victimized in many ways because of our societal, cultural and legal treatment of abortion, but most notably in the case of sex-selective abortion. These are abortions in which the fetus is destroyed solely because it is a little boy or a little girl. Females are affected disproportionately worldwide because of sex-selective abortions. The action points are

1. Educate people about the law.
 2. Be alert and use the law to stop feticide and infanticide and ensure registration of cases against the accused.
 3. Ensure registration of all births and deaths in the village under the supervision of your Panchayat.
 4. Raise awareness and gender sensitivity through Public Education Programmes.
 5. Mobilize the community to act against such heinous crimes.
 6. Liaise with ANMs and dais in the village. They can be your informants.
- The Campaign against all quacks and clinics that misuse the ultra-sound technology to the detriment of the girl child and for their profit.

CHILD MARRIAGE

Child marriage is a harmful traditional practice that weds young people, almost exclusively girls to men who are usually significantly older than their new bride. Prevalent in many developing countries, child marriage puts girls, some as young as 7 or 8, at risk for detrimental economic, health and educational consequences.

- Create awareness about the violation of rights of children, and the health hazards arising out of early marriage.
- Encourage people to wait for their children to reach the age of maturity before they are married.
- Be alert and use the law to stop marriages. You must give proper details to the police and get them to believe you.
- If the marriage cannot be stopped, negotiate with the parents of the bride and the groom to postpone it till the girl and the boy reach the legal age of marriage and encourage the parents to send them to school till then.

HIV/AIDS

Everybody has a part to play: local and national governments, communities, businessmen, universities, foundations, individuals - people like you. As with all other issues, HIV/AIDS too calls for recognition of the problem and a political will to fight it. The Panchayats are the most basic unit of decentralized form of governance in our country. As an elected representative every Panchayat member counts in forming the political will.

Discriminating against HIV positive persons or those affected by it will not solve the problem but only let it spread. So act right now! Work in your constituencies to help dispel the myths and propagate the reality about HIV/AIDS. Spread awareness and information, mobilize community action and build an environment conducive for ensuring people's human rights. Help prevent the spread of HIV/AIDS. It is true that when we talk about prevention, we raise very sensitive

STREET AND RUNAWAY CHILDREN

The first step is to inform police because if Police and information gathered from her/him. NGO workers at different places identify your child; they will inform your local Police Station on the basis of Inform Child line, a helpline for children, nearest to your village by calling them up on 1098. Watch television and read newspapers, especially missing columns continuously for three, four months. When a runaway child is restored to her/his family by Police, NGOs or other sources or when such a child returns on her/his own Talk to the child and parent(s) and try to identify the child's problems within the family. Support the family in taking care of the child by linking them with required services. Ensure a conducive environment at home so that she/he does not runaway again. Thank the agency that brings the child back. To prevent every child in your Panchayat from running away Establish a missing child information system at the panchayat level just as you establish a birth registration system or maintain population records. Children can be the best source for procuring such information, so give them the leadership role. Mobilise other Panchayats in your district to lobby with your State Government for establishment of a Child Welfare Committee and a Juvenile Justice Board in your district. Make more and more people aware of child line. Create neighborhood watch dog bodies or vigilance committees to

address the issues of domestic violence, alcoholism, corporal punishment, sexual abuse, discrimination based on gender, caste and disability and other factors that force children to run away from home.

THE DISABLED CHILD

- The first activity that is required is for members to get to know more about disabilities, physical as well as mental. Only then will they be able to help others because different types of disabilities may need special and specific interventions.
- Establish contact with organizations providing services for the disabled and connect them with disabled children and their families.
- Create awareness in the community in order to disassociate the stigma associated with disability. They can play an important role in ensuring that the peer group as well as the community understand the challenges which the child is already facing and help him or her to overcome the difficulties and the barriers which otherwise may hamper the development of the child.
- Sensitize parents, families, and caregivers about the special needs of children with disabilities. Speak to parents in meetings as well as on a one-to-one basis. Actively involve parents of young children with disabilities as full team members in planning school and after school activities.
- Sensitize anganwadi workers and teachers about the special needs for disabled children and create awareness and sensitivity about their rights.
- Monitor schools and other service providing institutions to ensure that children with disabilities are not discriminated against and their special needs are addressed.

CONCLUSION

Child Protection sensitization and training for partners. Follow-up trainings and on the field support would be very important. Consult community and children to list their viewpoints on Child Protection and if possible a definition as understood by them. This is very important Child Protection should be understood in their perspective. It does not mean that families are the safest place for Children's wellbeing. Because many a times it happens that the perpetrator of violence/abuse is known person to the child. It would be important to look at all the programs and events from 'child safety' angles for partners and communities based on the definition agreed by them to keep the dialogue going on Child Protection regularly rather than "waiting" for some incidence of violence, abuse or manipulation to take place. The role of the Children's groups would play an important part in mitigation of Child Protection issues in the long run too since Child Protection participation with a view to empower children to 'question', 'say no' and understand their 'responsibility' would yield positive results. This does not mean taking away the responsibility from the adults.

REFERENCES

1. National Plan of Action for Children 2005, Department of Women and Child Development, Government of India.
2. Training Module for Panchayat Members for Child Rights

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. infoijrcm@gmail.com or info@ijrcm.org.in for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

