

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)]

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 1866 Cities in 152 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

<http://ijrcm.org.in/>

CONTENTS

| Sr. No. | TITLE & NAME OF THE AUTHOR (S) | Page No. |
|---------|---|----------|
| 1. | MANAGEMENT OF NON-PERFORMING ASSETS: A STUDY ON RAS AL KHAIMAH BANK, UNITED ARAB EMIRATIES <i>DR. K. DURGA PRASAD & BANDA RAJANI</i> | 1 |
| 2. | INVESTIGATING THE KNOWLEDGE MANAGEMENT IMPLEMENTATION IN THE DISTANCE EDUCATION SYSTEM IN IRAN <i>MOHAMMAD LASHKARY, ESMAEL KHODAI MATIN, BEHZAD HASSANNEZHAD KASHANI & KOLONEL KASRAEI</i> | 9 |
| 3. | REPORTING EDUCATION AND EDUCATIONAL MATTERS IN NIGERIAN MEDIA <i>IFEDAYO DARAMOLA</i> | 15 |
| 4. | EMPLOYEE SELECTION IN ETHIOPIAN CIVIL SERVICE: PREDICTIVE AND CONTENT VALIDITY OF SELECTION INSTRUMENTS: A CASE STUDY IN BUREAU OF CIVIL SERVICE AND CAPACITY BUILDING <i>ABEBE KEBIE HUNENAW</i> | 19 |
| 5. | CAUSES AND CONSEQUENCES OF HETEROSKEDASTICITY IN TIME SERIES <i>DR. FREDRICK ONYEBUCHI ASOGWA & AMBROSE NNAEMEKA OMEJE</i> | 24 |
| 6. | EFFECTS OF FRAUD AND FORGERY AND PERFORMANCE IN HOTELS IN NAIROBI, KENYA <i>MOSES MURAYA, JACQUELINE KORIR & KIMELI KORIR</i> | 29 |
| 7. | MEGHALAYA: SWITZERLAND OF THE EAST? <i>DR. BALWINDER NONGRUM BEDI</i> | 34 |
| 8. | CORPORATE GOVERNANCE IN EMERGING ECONOMIES IN INDIA - A REVIEW <i>KAISETTY. BALAJI & DR. Y. VENU GOPALA RAO</i> | 38 |
| 9. | STUDY OF STUDENTS' PERCEPTION TOWARDS SELECTION OF HOTEL MANAGEMENT STUDIES AND THEIR WILLINGNESS TO PURSUE THEIR CAREER IN THE HOSPITALITY INDUSTRY AFTER COMPLETION OF THEIR COURSE <i>MILIND A. PESHAVE & DR. RAJASHREE GUJARATHI</i> | 42 |
| 10. | WOMEN AWARENESS ON CONSUMER RIGHTS – A STUDY WITH REFERENCE TO VELLORE CITY <i>DR. N. SUNDARAM & C. BALARAMALINGAM</i> | 51 |
| 11. | DETERMINANTS OF DROPOUT OF TODA CHILDREN IN NILGIRIS DISTRICT-AN EMPIRICAL ANALYSIS <i>DR. R. ANNAPOORANI & K. KRITHIGA</i> | 55 |
| 12. | IRRIGATION WATER PRICING IN KARNATAKA: TRENDS AND ISSUES <i>GOWRISH P & DR. B. K. TULASIMALA</i> | 60 |
| 13. | INFLUENCE OF BANKS' DEMANDS FOR SECURITY ON PERCENTAGE OF LOAN SANCTIONED FOR FARMERS UNDER: SERVICE AREA APPROACH (SAA) <i>DR. C. VETHIRAJAN & S. CHANDRASEKAR</i> | 66 |
| 14. | BUDDING CHAIN OF CO OPERATIVE SOCIETIES IN INDIA-ITS REASONS AND IMPACT (WITH SPECIAL REFERENCE TO JODHPUR AND PALI DISTRICT) <i>DR. PUNITA SONI & DIVYA SHARMA</i> | 69 |
| 15. | OPEN DISTANCE EDUCATION AND SUSTAINABLE DEVELOPMENT <i>DR. SHIVAJI BORHADE</i> | 72 |
| 16. | A STUDY ON HIGHER SECONDARY STUDENTS' FAMILY ENVIRONMENT AND ACHIEVEMENT IN ECONOMICS IN TIRUNELVELI DISTRICT <i>M. RAJAKUMAR & DR. M. SOUNDARARAJAN</i> | 77 |
| 17. | GROWTH IN STUDENTS ENROLMENT, NUMBER OF COLLEGES AND UNIVERSITIES IN INDIA <i>V. D. DHUMAL & DR. A. J. RAJU</i> | 81 |
| 18. | ANALYTICAL STUDY ON AWARENESS LEVEL OF ELECTRONIC BANKING IN KADAPA TOWN <i>DR. PADMASREE KARAMALA & DR. BHARATHI DEVI ANCHULA</i> | 84 |
| 19. | UPLIFTMENT OF WOMEN THROUGH SELF HELP GROUP ACTIVITIES: AN EMPIRICAL STUDY IN KANCHEEPURAM DISTRICT SHGs <i>J. SANKARI & DR. R. NAGARAJAN</i> | 89 |
| 20. | SOCIO ECONOMIC IMPACT OF CONFLICT: AN EMPIRICAL STUDY OF YOUTH IN KASHMIR <i>DR. ANISA JAN & UNJUM BASHIR</i> | 93 |
| 21. | EXTERNAL DEBT OF SRILANKA: GROWTH AND ECONOMIC GROWTH <i>DR. G. JAYACHANDRAN</i> | 100 |
| 22. | FOOD SECURITY IN INDIA – CHALLENGES AHEAD <i>DARSHINI.J.S</i> | 112 |
| 23. | THE PERFORMANCE OF SELF HELP GROUPS A STUDY OF DHAN FOUNDATION, JEWARGI TALUK, GULBARGA DIST, KARNATAKA <i>BHIMASHA K. B.</i> | 121 |
| 24. | BLACK MONEY AND ITS IMPACT ON INDIAN ECONOMY AND COMPARATIVE STUDY OF INDIA AND CHINA <i>JATINDER KUMAR, VINAY KUMAR & ANITA KUMARI</i> | 126 |
| 25. | INCIDENCE OF POVERTY AND INTRAHOUSEHOLD ALLOCATION OF RESOURCES: A GENDER ANALYSIS <i>P.KANAKARANI</i> | 129 |
| 26. | PROGRESS OF SHG's AND SOCIO-ECONOMIC CONDITIONS OF WOMEN BENEFICIARIES IN HAVERI DISTRICT (KARNATAK STATE) <i>DR. RAMESH.O.OLEKAR & CHANABASAPPA TALAWAR</i> | 139 |
| 27. | A STUDY ON ISSUES AND CHALLENGES OF CHILD LABOUR: WITH REFERENCE TO GARMENT INDUSTRIES IN BENGALURU <i>KRISHNA MURTHY.Y & S.MANJUNATH</i> | 143 |
| 28. | STRESS AND COPING BEHAVIOR AMONG HEARING IMPAIRED CHILDREN IN CHITTOOR DISTRICT <i>G. JANARDHANA & V. RAMESH BABU</i> | 150 |
| 29. | VOLATILITY TRANSMISSION BETWEEN CRUDE OIL PRICES AND INDIAN EQUITY SECTOR RETURNS <i>ANAND.B</i> | 157 |
| 30. | NEED OF HOUR: ACTION TANKS NOT THINK TANKS <i>NAGURVALI SHAIK, PUJITHA VALLBHANENI & VINOD ADAPALA</i> | 161 |
| | REQUEST FOR FEEDBACK | 165 |

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

FOUNDER PATRON**LATE SH. RAM BHAJAN AGGARWAL**

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

CO-ORDINATOR**DR. BHAVET**

Faculty, M. M. Institute of Management, MaharishiMarkandeshwarUniversity, 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., HaryanaCollege of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), MaharajaAgrasenCollege, 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, MaharishiMarkandeshwarUniversity, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

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

PROF. SANJIV MITTAL

UniversitySchool 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

Head, 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 ADVISOR**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 address: infoijrcm@gmail.com.

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, crystal clear, 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.

WEBSITES

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

SOCIO ECONOMIC IMPACT OF CONFLICT: AN EMPIRICAL STUDY OF YOUTH IN KASHMIR**DR. ANISA JAN****ASST. PROFESSOR****ISLAMIC UNIVERSITY OF SCIENCE & TECHNOLOGY****AWANTIPORA****UNJUM BASHIR****ASST. PROFESSOR****ISLAMIC UNIVERSITY OF SCIENCE & TECHNOLOGY****AWANTIPORA****ABSTRACT**

Youth is important for conflict and peace analysis beyond the demographic factor. Young people today encounter greater and more unique challenges than ever before. The eruption of political conflict further compounds the adversities many face. It is a vicious circle in which violence leads to under-development and vice versa. In this gruesome scenario it is the youth of the region who suffer the most. Kashmir conflict is one of the most staggering conflicts in international politics. The costs of the conflict have been increasingly unbearable for all involved particularly for youth. The youth of Kashmir have been on the forefront of the conflict, with the result they are caught in a web of problems like unemployment, high stress level, fewer avenues to partner socio-economic development. The present study aims at understanding the impact of conflict on socio economic status of youth in Kashmir. Besides, the survey also attempts to know the needs and priorities of the youth in Kashmir. The study has been conducted in Kashmir region wherein inputs have been taken from a vast and diverse group of stakeholders including youth, family heads, NGOs, government officials and media persons through surveys with the help of structured questionnaires. A rich data was generated looking into various aspects of individual, family and community life. The results ascertain direct as well as indirect influence of conflict on the socio-economic status of youth in Kashmir. Further, policy recommendations, to be adopted by both government and non-governmental organizations, aimed at enhancing the socio economic status of youth have been provided.

KEYWORDS

Youth of Kashmir, conflict, socio economic development.

INTRODUCTION*We Cannot Always Build the Future for Our Youth, but We Can Build Our Youth for the Future"*Franklin D. Roosevelt
Former President, USA

The extreme and often prolonged circumstances of violent conflict interfere with development. It is a vicious circle in which violence leads to underdevelopment and vice versa, and in this gruesome scenario it is the youth of the region who suffer the most. Some economists believe that the economic dimensions of war are the most important, taking precedence over other factors such as social grievances. Young people represent agents, beneficiaries and victims of major societal changes and are generally confronted by a paradox: to seek to be integrated into an existing order or to serve as a force to transform that order.

Young people with limited education and few employment opportunities often provide fertile recruiting ground for parties to a conflict. Their lack of hope for the future can fuel dissatisfaction with society and make them susceptible to the blandishments of those who advocate armed conflict. The dearth of opportunities in their communities often leads them to gravitate towards violent conflict and acts of terrorism. Many are successfully mobilized through the ideologies of war. As victims and witnesses, they cannot help but be affected by the grim realities surrounding them. This problem can be especially acute in societies that have a 'youth bulge' like Kashmiri society

The Kashmir conflict is one of the most staggering conflicts in international politics, and its persistence involving two nuclear powers is well known. Jammu and Kashmir continues to be afflicted by low intensity armed conflict for the last 22 years now. Human rights violations by both the security forces and the militant groups are on the high due to this ongoing armed conflict. Youth of Kashmir are at the forefront of violent conflict, often fighting without a choice. This study is therefore an attempt to understand the youth related issues on parameters like impact of the conflict, education and livelihood status, life skills, awareness levels on entitlements, rights and duties. Besides, the survey also attempts to know the needs and priorities of the youth in Srinagar through participatory research methods.

CONCEPTUAL BACKGROUND

Conflict and development are indisputably interlinked. Earlier development theory and practice were largely conflict-neutral, the scope of development with relation to conflict was limited. Traditional approaches to development pre-supposed that development exists only in peaceful conditions, which is rarely the case. The absence of peace is a pervasive global reality. Most countries have to strive for development against a background of past, present or threatened conflict (Secretary General of the United Nations, 1994). There has been a holistic approach towards the conflict and development from the past few decades. Lack of development – economic, political, or social – or a combination of all has been found as the main cause of conflict. There is an inverse relationship between conflict and development: conflict retards development; and equally, failures in development substantially increase proneness to conflict. There arises a "conflict trap" – a cycle of conflict-related violence and economic retardation (Collier & Hoeffler, 1998). Several studies have shown that the influence of conflict on development, and vice-versa, is significant in both exacerbating tensions and minimizing them (Buckles, 1999, and Anderson, 1999). Sustainable development cannot be achieved without peace and stability, and peace and security are not possible without meeting the basic needs of the people (OECD, 1997).

Conflict has a very significant impact on economic growth.. It holds the responsibility for the redirection of purposeful and important resources from productive activities into military action. Conflict has had a negative impact on both public and private investments, thus hampering the overall (social, economical, intellectual etc) growth. Conflict also affects the capacity of economies to overcome its drawbacks and face the unexpected or tough situations that may arise in this dynamic world. Research has found that external shocks could lead to an immediate and substantial deceleration in growth in societies characterized by the presence of "latent" social conflicts (e.g. high ethnic diversity), and low institutional or social capacity for resolving conflicts (e.g. those characterized by low political and individual rights) (Rodrik, 1998). Economic growth has been shown to affect the likelihood of conflict. Macroeconomic analyses of civil war point to low-per capita income as a very robust explanatory factor in determining the risk of violent internal conflict breaking out (Collier and Hoeffler, 1998; Fearon and Laitin, 2003). Recent development economics literature has shown that changes in household welfare are determined by changes in economic growth and changes in the distribution of incomes (e.g. Ravallion, 1999).

Conflicts cause growth to decline (Collier, 2007), damage infrastructure (Rodrik, 1998; Binzel & Brück, 2006; Brück & Schindler, 2007), destruct physical capital, reduce investment (Knight et al., 1996; Imai and Weinstein, 2000), and induce capital flight (Collier, 1999a) and lower personal savings rates (Russett and Slemrod, 1993). Both non-state and state armed forces loot and destroy housing, schools and health facilities (Brück, 2001). During violent conflicts, assets such

as houses, land, labour, utensils, cattle and livestock get lost or destroyed through heavy fighting and looting (Bundervoet&Verwimp, 2005; Ibáñez & Moya, 2006; Shemyakina, 2006; Verpoorten, 2003). The disruption and destruction of infrastructure caused by violence often results in severe cutbacks in states' capacity to provide services such as education and health care (Stewart et al., 2001a, 2001b). The insecure socio-economic conditions force vulnerable households into deprivation and distress and occurrence of violent conflict tend to increase insecurity further (de Waal, 1997). The violent conflicts are likely to have a considerable negative impact on individual and household's economic position due to loss of assets and disruption or loss of livelihoods (Humphreys & Weinstein, 2004).

The conflict affects civilians in a number of ways. In any conflict situation, civilians (children, women and youth) often witness traumatic events and are the victims of horrible atrocities such as shooting, killing, displacement, loss of family members, loss of livelihood and means of income, exposure to sexual violence and psychological and emotional trauma, physical assaults as well as life threatening injuries. Exposure of young people has been found much frequent in the conflict cases: boys and young men are most at risk of conflict related deaths; girls and young women are increasingly at risk of sexual violence, as is evident from a lot of cases that have taken place in Kashmir valley of Jammu and Kashmir. Conflicts have killed people and caused extensive injuries, disability and psychological damage (Ghobarah, Huth&Russett, 2003; Lacina&Gleditsch, 2005).

There have been breakdowns of customary rights and rules with predatory behaviour leading to resource depletion and environment degradation (Moser & McIlwaine, 1999). During violent conflicts assets get lost or destroyed (Verpoorten, 2003), homes and livelihoods damaged (Shemyakina, 2006), and prices of key staple commodities increased and asset depleted (Bundervoet&Verwimp, 2005), which have unaccountable impacts on livelihoods of individuals and households at micro level. The reductions in social services reinforce further the inability of households to fall back on state support in times of crises. During conflict, the households tend to deplete their stock of human capital (Deininger, 2003), increase older children engagement in economic activities (Stewart et al., 2001a), and restrict their access to school due to security fears (Shemyakina, 2006) and increase economic and security risks (Shemyakina, 2006). Conflict is associated with the destruction of human lives due to violence against civilians, often children, women and the elderly (Dewhurst, 1998; Woodward, 1995) and push previously vulnerable households into extreme forms of poverty which may well become persistent if the household is unable to replace labour (Justino&Verwimp, 2006). Conflicts affects health of children (Ghobarah, Huth&Russett, 2003), increase adult and infant mortality (Hoeffler & Reynal-Querol, 2003; de Walque, 2006), increase morbidity and psychological effects (GuhaSapir& van Panhuis, 2002). Population levels change due to conflict induced deaths, famine, disease and the destruction of health services (King & Martin, 2001; Stewart et al., 2001a). Conflicts are often highly correlated with increases in infant and maternal mortality rates, larger proportion of untreated illnesses, reduction in nutritional levels, and so forth (WHO, 2002) decrease food security and lower probability of children survival (Verwimp & van Bavel, 2004) and girls tend to suffer more than boys given extreme economic stress of households (Grein et al., 2003). The impact of reduction in households' economic and human capital may be long-lasting even after the end of the initial conflict (Ghobarah, Huth&Russett, 2003; Alderman et al., 2004; de Walque, 2006). The negative effects of violence may be counteracted by opportunities raised by conflict. Some will benefit from violence through looting (Keen, 1998), redistribution of assets during conflict (Brockett, 1990; Wood, 2003), and privileged access to market and political institutions (Richards, 1996). Population movements, migration in particular, may also entail some positive effects on livelihoods and the economic status of households through remittances (Justino&Shemyakina, 2007; Lindley, 2007) and creates a group of people who may have little to gain from a return to peace. Successful integration of displaced populations into society is a key precondition to avoid the economic decline that makes it more difficult to bring conflict to an end (Walter, 2004). In addition, displaced populations may create competition for scarce resources such as jobs, land, assets, available services like health care and so forth, which may also create new forms of exclusion and sources of further instability (USCR, 2004). Conflict dramatically disrupts traditional development, and it can spill over borders and reduce growth and prosperity across entire regions.

"Young people are and always have been - especially prominent in conflict, both as fighters and as victims". The impact of conflict, on the lives of youth and on society as a whole is enormous. It rips apart the fabric of societies. People are killed, families are torn apart, communities are displaced and divided, infrastructure is destroyed, and support systems crumble. In the process, youth are shown to be both vulnerable and capable because of their stage of development and the important roles they play in society.

With the ongoing cycle of violence in Kashmir from the last two decades, an entire recent generation of youth has grown up in the midst of conflict with no peace at all. This is the generation who was born and is growing up in the environments fraught with difficulty. They have grown up with explosions, shootings, violence. They have lived through conflict and suffered consciously from its consequences. The indirect impact is associated with conflict as a result of the complete disruption of daily social life and infrastructure. The health impact of conflict situation cannot be seen only the lines of absolute number of casualties and trauma-related disorders among survivors, but also on the individual and at collective levels.

RESEARCH METHODOLOGY

SAMPLING PLAN

Through the survey, the effort was towards mapping the gaps in socio-economic programs for youth as on paper and their factual situation on ground. The data was collected from a diverse group of respondents including the youth, family heads, guardians, media agencies, NGOs, CSOs, government and non-government organizations. The sample distribution is shown in the table below.

| Category | Sample size | Total No. of units | Research tool |
|---------------|-------------|--------------------|--------------------------------|
| Youth | 400 | 400 | Questionnaire/FGD |
| NGOs and CSOs | 05 | 05 | Structured Interview Schedule. |

The data was collected by the support of some student volunteers. Data extraction was done through specific questionnaire from youth, and non-government organizations. The questionnaire was designed to understand the youth related issues on parameters like impact of the conflict, education and livelihood status, awareness levels on entitlements, rights and duties.

ANALYSIS

The scheme of the analysis has been structured to first look at individual data and understand it in its entirety to help get into specific problems at the level of project implementation. Further the data has been analyzed across different demographic variables using tests of significance to understand their impact on the perceptions of the respondents. The statistical tools used include mean scores, frequency analysis, standard deviation, F, Z and T tests. The report ends with suggestive recommendations which can be incorporated to make the intervention inclusive and sustained.

FINDINGS

The table shows the demographic distribution of the sample chosen for the study. As is evident from the table the sample mainly consists of males as 63% respondents are males and the rest i.e. 36 % are females. Age wise majority of the respondents (37.8%) fall in the age group of 18 to 24yrs followed by the age group of 24-29yrs (26.8%), while at least number of youth (11.5%) fall in the age group of 29-35yrs. Also it is clear from the table that Islam is the major religion in the valley as 93% of the youth reported to belong to this religion while as there are only 6.8% of Sikhs and just 0.3% of Hindus in the sample studied. Out of the 400 youth studied, a vast majority (80.5%) are reported to be unmarried depicting a trend of late marriages in the valley which had been already reported in a number of studies conducted in last few years by different agencies.

In terms of income group, a major proportion (80.5%) of the youth population in the valley belongs to the APL (Above Poverty Line) group, 18% belong to BPL and a minimal of 1.5% belongs to AAY (Antodya Anna Yojana).

In terms of education maximum number of youth (39%) is reported to be having college or university education and minimum number of youth (9.5%) are having middle level education. Further across different occupations it is seen that students constitute the majority (42.5%) of the youth population and

unemployed constitute 25% of the population thereby suggesting that only about 33% of the youth are employed (part –time or full-time). In line with the above finding, it is reported that majority of the youth, being unemployed, have no income at all and the next big proportion of the youth population (18.8%) has a very low income of less than 5000 INR.

| SUMMARY OF DEMOGRAPHICS (YOUTH) | | | |
|---------------------------------|----------------------|-----------|------|
| Demographic Variables | Alternative | Frequency | %age |
| Gender | Male | 252 | 63.0 |
| | Female | 147 | 36.8 |
| Age | 13-18 yrs | 96 | 24.0 |
| | 18-24 yrs | 151 | 37.8 |
| | 24-29 yrs | 107 | 26.8 |
| | 29-35 yrs | 46 | 11.5 |
| Religion | Muslim | 372 | 93.0 |
| | Hindu | 1 | 0.3 |
| | Sikh | 27 | 6.8 |
| Marital Status | Unmarried | 322 | 80.5 |
| | Married | 78 | 19.5 |
| Income Group | BPL | 72 | 18.0 |
| | APL | 322 | 80.5 |
| | AAY | 6 | 1.5 |
| Education | Primary | 42 | 10.5 |
| | Middle | 38 | 9.5 |
| | Secondary | 86 | 21.5 |
| | Hr. Sec | 78 | 19.5 |
| | College/University | 156 | 39.0 |
| Occupation | Govt Service | 14 | 3.5 |
| | Privately Employed | 96 | 24.0 |
| | Full Time Employment | 8 | 2.0 |
| | Part-Time Employed | 13 | 3.3 |
| | Unemployed | 100 | 25.0 |
| | Student | 169 | 42.3 |
| Monthly Income | Below 5000 | 75 | 18.8 |
| | 5000-10000 | 44 | 11.0 |
| | 10000-15000 | 17 | 4.3 |
| | Above 15000 | 6 | 1.5 |
| | No Income | 258 | 64.5 |

HEALTH CONDITION OF YOUTH

Majority of the youth (70.5%) report a good health condition while as only a small percentage (1.8%) report a bad health condition. Again this finding is in line with the finding that major proportion of the youth population in urban Kashmir belongs to the APL income group.

| HEALTH | | | |
|------------------------------|----------------------|-----------|------|
| Characteristic | Response/Alternative | Frequency | %age |
| Health Condition | Excellent | 79 | 19.8 |
| | Good | 282 | 70.5 |
| | Fair | 32 | 8.0 |
| | Bad | 7 | 1.8 |
| Frequency of visiting Doctor | Often | 21 | 5.3 |
| | Sometimes | 320 | 80.0 |
| | Never | 59 | 14.8 |
| Health care Availability | PHC | 29 | 7.3 |
| | Dispensary | 234 | 58.5 |
| | Specialty Hospital | 36 | 9.0 |

FREQUENCY OF VISITING DOCTORS

A vast majority i.e. 80% of the youth report that they visit the doctors sometimes. This suggests that despite being in good health the urban Kashmiri youth are highly sensitive about their health and therefore visit the doctors as and when needed.

HEALTH CARE AVAILABILITY

The data also suggests that urban Kashmir (Srinagar) has good primary health care availability. However there is lack of specialty health care as only 9% of the youth population report that they have an access to specialty health care.

UNDERSTANDING SATISFACTION LEVEL OF YOUTH

| SATISFACTION WITH PERSONAL CHARACTERISTICS | | | |
|--|------|----------------|------|
| Characteristic | Mean | Std. Deviation | Rank |
| Family/ Peer Relationship | 4.70 | 0.64 | 1 |
| Looks/Personality | 4.09 | 0.99 | 2 |
| Community/Society | 3.94 | 1.08 | 3 |
| Education /Employment | 3.81 | 1.27 | 4 |
| Environment | 3.62 | 1.32 | 5 |
| SATISFACTION WITH DIFFERENT FACILITIES IN THE AREA | | | |
| Facility | Mean | Std. Deviation | Rank |
| Water Supply | 3.87 | 1.24 | 1 |
| Educational Institutions | 3.47 | 1.33 | 2 |
| Modes of Communication | 3.18 | 1.44 | 3 |
| Electricity | 2.99 | 1.30 | 4 |
| Financial Institutions | 2.94 | 1.45 | 5 |
| Health Care | 2.75 | 1.50 | 6 |
| Recreational facilities | 1.98 | 1.35 | 7 |
| Library | 1.18 | 0.72 | 8 |

SATISFACTION LEVEL WITH PERSONAL CHARACTERISTICS

Youth in general have reported having highest satisfaction level with the family/peer relationship followed by their looks/personality. Further a high mean score of above 4 for both these characteristics suggests a very high level of satisfaction. This suggests the social fabric is still intact in the valley and there is little influence of individualistic approach of west. Also a high mean score for looks/personality suggests a high level of self-esteem among youth in urban Kashmir. It is also seen that the youth are least satisfied with their environment. Since the respondents mainly were from Srinagar city, this suggests that albeit the picturesque scenery of rest of the valley, Srinagar city is not having good environment. The city has become highly congested, lacks planning and therefore has lost its sheen.

SATISFACTION LEVEL WITH DIFFERENT FACILITIES AVAILABLE IN THE AREA

With regards the facilities available in the area it is seen that the youth are most satisfied with water supply and availability of educational institutions. Again a high mean score of above 3.5 for both these facilities suggests a very high level of satisfaction. However they are least satisfied with library and recreational facilities in their respective areas. It is also seen that the level of dissatisfaction regarding these facilities is very high as depicted by a mean of less than 2 in both cases. The absence of theatres, parks, community centers etc make the life of youth devoid of fun, amusement, and enjoyment.

| FACILITIES IMMEDIATELY REQUIRED | | | |
|---------------------------------|----------|-----------|------|
| Facility | Response | Frequency | %age |
| Recreational facilities | Yes | 119 | 70.0 |
| | No | 280 | 29.8 |
| Educational Facility | Yes | 139 | 34.8 |
| | No | 260 | 65.0 |
| Health care | Yes | 173 | 43.3 |
| | No | 226 | 56.5 |
| Communication facilities | Yes | 130 | 32.5 |
| | No | 270 | 67.5 |
| Library | Yes | 189 | 52.5 |
| | No | 210 | 47.3 |

It is evident from the table that most of the youth suggest recreational facilities as the most urgently required facility followed by library facilities thereby confirming the earlier resulting which showed a great dearth of these facilities. The least sought facility is the communication facility. The youth in general are satisfied with different modes of communication.

EFFECT OF DEMOGRAPHIC VARIABLES

| Satisfaction with Personal Characteristics | | | | | |
|--|----------------------|------|----------------|---------|------|
| Demographic Variable | Alternative | Mean | Std. Deviation | F Value | Sig |
| Income Group | BPL | 4.12 | 0.64 | 4.47 | 0.01 |
| | APL | 4.00 | 0.66 | | |
| | AAV | 4.73 | 0.39 | | |
| Gender | Male | 4.04 | 0.67 | 0.30 | 0.77 |
| | Female | 4.02 | 0.63 | | |
| Age | 13-18 yrs | 4.19 | 0.62 | 3.99 | 0.01 |
| | 18-24 yrs | 4.02 | 0.67 | | |
| | 24-29 yrs | 4.01 | 0.61 | | |
| | 29-35 yrs | 3.79 | 0.73 | | |
| Education | Primary | 3.79 | 0.64 | 2.21 | 0.07 |
| | Middle | 4.05 | 0.66 | | |
| | Secondary | 4.15 | 0.69 | | |
| | Hr. Sec. | 3.96 | 0.62 | | |
| | College/Unv. | 4.05 | 0.65 | | |
| Occupation | Govt. service | 3.97 | 0.70 | 2.71 | 0.02 |
| | Privately Employed | 3.92 | 0.62 | | |
| | Full-Time Employment | 4.30 | 0.34 | | |
| | Part-time Employment | 3.77 | 0.98 | | |
| | Unemployed | 3.92 | 0.66 | | |
| | Full-Time Student | 4.16 | 0.65 | | |

IMPACT OF DEMOGRAPHIC VARIABLES ON SATISFACTION LEVEL REGARDING PERSONAL CHARACTERISTICS

It is seen from the table that average satisfaction level with respect to income group is maximum for AAY and minimum for APL suggesting that the youth in APL group are striving to further improve their personal characteristics whereas youth in AAY group seem to be less sensitive towards the same. With respect to age there is a significant difference in the perception of youth. The youth in the age group of 13-18 years are most satisfied and the youth in the age group of 29-35 years are least satisfied. With respect to occupation there is again significant difference in the perception of youth wherein the students are most satisfied and the part-time employees are least satisfied. With respect to gender and education no significant difference is reported between different respondent groups.

| SATISFACTION WITH FACILITIES AVAILABLE | | | | | |
|--|----------------------|------|----------------|---------|------|
| Demographic Variable | Alternative | Mean | Std. Deviation | F Value | Sig |
| Income Group | BPL | 2.80 | 0.76 | 6.61 | 0.00 |
| | APL | 2.81 | 0.68 | | |
| | AAY | 1.77 | 0.32 | | |
| Gender | Male | 2.82 | 0.74 | 0.92 | 0.36 |
| | Female | 2.75 | 0.65 | | |
| Age | 13-18 yrs | 2.76 | 0.71 | 0.65 | 0.58 |
| | 18-24 yrs | 2.78 | 0.72 | | |
| | 24-29 yrs | 2.78 | 0.73 | | |
| | 29-35 yrs | 2.93 | 0.60 | | |
| Education | Primary | 2.40 | 0.50 | 3.27 | 0.01 |
| | Middle | 2.79 | 0.52 | | |
| | Secondary | 2.80 | 0.76 | | |
| | Hr. Sec. | 2.87 | 0.73 | | |
| | College/Unv. | 2.85 | 0.72 | | |
| Occupation | Govt. service | 2.87 | 0.52 | 0.73 | 0.60 |
| | Privately Employed | 2.88 | 0.68 | | |
| | Full-Time Employment | 2.70 | 0.55 | | |
| | Part-time Employment | 2.41 | 0.65 | | |
| | Unemployed | 2.77 | 0.68 | | |
| | Full-Time Student | 2.78 | 0.76 | | |

FEEDBACK FROM NGOS/CSO/VOS

- Core areas of work of most of the social work organizations are mostly women, children and youth development and national integration.
- The coverage of these organizations mostly include 4 districts of valley i.e. Srinagar, Ganderbal, Budgam, and Pulwama districts
- Human rights education is suggested by most as the approach that should be adopted to promote right-based issues among youth.
- The ways used to support youth include legal aid, giving education scholarships, campaigns in collaborating with international groups for juveniles and youth, connecting the detainees with mental health organizations, free distribution of medicines, Liaoning, campaign against torture, highlighting HR violations at national and international level through media, human rights education, psycho-social counseling, rehabilitation of disabled and media sensitization
- Potential issues to be worked upon are reported to be unemployment, channelizing the talent/energy of youth, awareness about rights and entitlements, drug abuse, huge commercialization of education
- Challenges faced/foreseen by these organizations include turmoil/conflict, stereotyping of NGOs, tendency of young people towards violence and hopelessness
- Impact of armed conflict on youth is seen in terms of violent behavior, psycho-social problems, rise in unemployment, disturbances in education calendar, rise in stress level, drug addiction, economy, mental health, and radicalization of society.
- Projects done by these organizations in urban Kashmir, especially Srinagar, include human rights and duties, awareness about entitlements, capacity and skill development, and entrepreneurship.
- Experience of working with Govt. departments, other NGOs, community and other CSOs has not been much satisfying. The approach of government departments is termed as hopeless. Expectations from such partnerships include inclusive approach, cooperation, information exchange accountability and transparency.

SUGGESTIONS AND RECOMMENDATIONS

1. There is a need to take up the issue of **unemployment** as the most critical issue by both government and non-governmental organizations. And particularly the **community based interventions** to tackle this issue should be supplemented with **school and institution based interventions**.
2. **Development of income generating programmes** need to be started at the earliest. There is also a need to **link these programmes with government schemes** for employment of youth.
3. There is wide spread unemployment and youth have very less hope of finding government or private jobs in the valley and therefore are trying to explore the avenues for entrepreneurship. The present education system just aims at providing the academic degrees which hardly make the youth capable of taking up entrepreneurship as their career choice. Academicians and policy makers in state need to address this issue at the earliest. **Advocacy** should be carried out to bring a policy change in the way education is given.
4. Recreational facilities are mostly not available to the youth in the valley and are the most urgently required by the urban Kashmiri youth. This issue can be handled by organizing **exposure trips for youth and by encouraging them to participate in activities related to adventure**.
5. Library is the second most sought after facility by the youth. **Infrastructure development in terms of physical and electronic libraries**, youth centric resource material should be made readily available for the youth so as to enable them to develop reading habit and use their leisure time in productive way.
6. Since youth are least satisfied with their environment, they will show greater acceptance to work for improvement of environment and thus can be engaged in improving the environment through different **environment conservation programmes**.
7. There is lack of specialty health care as only 9% of the youth population report that they have an access to specialty health care. Advocacy campaigns should be run to **demand establishment of specialty health care** which is accessible to general public.
8. **Engaging youth in community development and aiding them in finding their livelihood** will automatically reduce their vulnerability towards violent behaviors.
9. The youth specific activities carried out by government offices include skill training, technical and professional courses, SKEWPY, NMDF and entrepreneurship development training. No training regarding life skills is provided by most of these offices. This again advocated the **need to have life skill training interventions for the youth**.

10. With respect to NGOs/Vos the coverage areas mostly include 4 districts of valley i.e. Srinagar, Ganderbal, Budgam, and Pulwama districts. Thus there is a need for these organizations to step out of Srinagar and its adjacent districts and work in other far flung areas of the valley.
11. Human rights education is suggested by most of the NGOs/VOs as the approach that should be adopted to promote right-based issues among youth. The other approaches suggested by (and practiced by some) NGOs/VOs include legal aid, giving education scholarships, campaigns in collaboration with international groups for juveniles and youth, connecting the detainees with mental health organizations, free distribution of medicines, liaisoning, campaign against torture, highlighting HR violations at national and international level through media, psycho-social counselling, rehabilitation of disabled and media sensitization.
12. Challenges faced/foreseen by these organizations include turmoil/conflict, stereotyping of NGOs, tendency of young people towards violence and hopelessness. The need is to make all the programmes participatory type i.e. **target population should be involved in the design, implementation, monitoring and evaluation of these programmes and NGOs/VOs should make themselves open to social audit.**

REFERENCES

1. Alderman, Harold, John Hoddinott & Bill Kinsey (2004), "Long Term Consequences of Early Childhood Malnutrition", HiCN Working Paper No. 09, Households in Conflict Network, University of Sussex, UK (www.hicn.org).
2. Anderson M. B. (1999). Do No Harm: How Aid Supports Peace — Or War. London: Lynne Rienner
3. Binzel, Christine & Tilman Brück (2006), 'Analyzing Conflict and Fragility at the Micro-Level', Paper presented at the USAID-HiCN conference on Conflict and Fragility, Nov 5-6, Washington D. C.
4. Brockett, Charles D. (1990), Land, Power, and Poverty: Agrarian Transformation and Political Conflict in Central America, Boston: Unwin Hyman.
5. Brück, Tilman & Kati Schindler (2007), 'The Impact of Conflict: A Conceptual Framework with of the Household in Conflict Network, Antwerp, 19-20 January Reference to Widow and Refugee Households', Paper presented at the Second annual workshop
6. Brück, Tilman (2001), 'Mozambique: The Economic Effects of the War', Chapter 3 in Stewart, F., V. Fitzgerald and Associates, War and Underdevelopment, Vol. 2, Oxford: Oxford University Press
7. Buckles, Daniel. (Ed.). (1999). Cultivating Peace: Conflict and Collaboration in Natural Resource Management. Washington: World Bank Institute
8. Bundervoet, T. and Verwimp, P. (2005), "Civil War and Economic Sanctions: An Analysis of Anthropometric Outcomes in Burundi", HiCN Working Paper no. 11, Households in Conflict Network, University of Sussex, UK (www.hicn.org)
9. Collier, Paul & Hoeffler, A. (1998). On Economic Causes of Civil War, Oxford Economic Papers, 50 (4), 563-73
10. Collier, Paul (2007), The Bottom Billion: Why the Poorest Countries Are Failing and What Can Be Done About It, Oxford: Oxford University Press.
11. de Waal, A. (1997), Famine Crimes. Politics and the Disaster Relief Industry in Africa, African Rights and the International African Institute in association with James Currey, Oxford.
12. de Walque, D. (2006), 'The Long-Term Legacy of the Khmer Rouge Period in Cambodia', paper presented at the First Annual Workshop, Households in Conflict Network (www.hicn.org), Berlin, January 15-16
13. Deininger, K. (2003), 'Causes and Consequences of Civil Strife: Micro-Level Evidence from Uganda', Oxford Economic Papers 55: 579-606.
14. Dewhirst, P. (1998), 'Frozen Emotions: Women's Experience of Violence and Trauma in El Salvador, Kenya, and Rwanda', Development Update, 2(2).
15. Ghobarah, H. A., Huth, P. & Russett, B. (2003), 'Civil Wars Kill and Maim People – Long After Shooting Stops', American Political Science Review, 97.
16. Grein, T., Checchi, F., Escriba, J. M., Tamrat, A., Karunakara, U., Stokes, C., Brown, V. & Legros, D. (2003), 'Mortality Among Displaced Former UNITA Members and Their Families in Angola: A Retrospective Cluster Survey', British Medical Journal, 327 (7416): 650.
17. Guha-Sapir, D. & W.G. van Panhuis (2002), 'Mortality Risks in Recent Civil Conflicts: A Comparative Analysis', CRED.
18. Hoeffler, A. & Reynal-Querol, M. (2003), 'Measuring the Costs of Conflict', Oxford University: Oxford
19. Humphreys, M. & Weinstein, J. (2004), 'What the Fighters Say: A Survey of Ex-Combatants in Sierra Leone', CGSD Working Paper No. 20, Center on Globalization and Sustainable Development, The Earth Institute: Columbia University, New York.
20. Ibáñez, Ana Maria & Andrés Moya (2006), 'The Impact of Intra-State Conflict on Economic Welfare and Consumption Smoothing: Empirical Evidence for the Displaced Population in Colombia', Households in Conflict Network, Working Paper 23
21. Imai, Kosuke & Jeremy Weinstein (2000), 'Measuring the Economic Impact of Civil War', CID Working Paper No. 51, Harvard University.
22. Justino, Patricia & Olga Shemyakina (2007), 'Private and Public Transfers as a Coping Strategy under Armed Conflict: the Case of Tajikistan', Paper presented at the Third Annual Workshop of the Households in Conflict Network, IDS Dec 10-11.
23. Justino, Patricia & Verwimp, P. (2006), 'Poverty Dynamics, Conflict and Convergence in Rwanda', Working Paper No. 16, Households in Conflict Network, Institute of Development Studies at the University of Sussex, Brighton <http://www.hicn.org/papers/wp16.pdf>
24. Keen, David (1998), The Economic Functions of Violence in Civil Wars, Adelphi Paper 320,
25. King, Gary & Lisa Martin (2001), 'The Human Costs of Military Conflict', Paper presented at Conference on Military Conflict as a Public Health Problem.
26. Knight, M., N. Loayza & D. Villanueva (1996), 'The Peace Dividend: Military Spending Cuts and Economic Growth', IMF Staff Papers, 43(1): 1-37, Washington D.C., United States
27. Lacina, Bethany & Nils Petter Gleditsch (2005), 'Monitoring Trends in Global Combat: A New Dataset of Battle Deaths', European Journal of Population, 21(2-3): 145-166
28. Lindley, Anne (2007), 'Remittances in Fragile Settings: A Somali Case Study', Households in Conflict Network, Working Paper No. 27 <http://www.hicn.org/papers/wp27.pdf>
29. Moser, Caroline & Cathy McIlwaine (1999), 'Participatory Urban Appraisal and Its Application for Research on Violence', Environment and Urbanisation, 11(2): 203-226.
30. OECD. (1997). Conflict, Peace and Development: Cooperation on the Threshold of the 21st Century. Retrieved August 25, 2007, from <http://www.oecd.org/dataoecd/31/39/2755375>
31. Richards, Paul (1996), Fighting for the Rainforest: War, Youth and Resources in Sierra Leone. London: James Currey Publishers.
32. Rodrik, Dani (1998), 'Where Did All the Growth Go? External Shocks, Social Conflict, and Growth Collapses, NBER Working Paper 6350, Washington D. C. (<http://www.nber.org/papers/w6350.pdf>)
33. Russett, B., H.A. Ghobarah, & P. Huth (2003), 'Civil Wars Kill and Maim People-Long after Shooting Stops, American Political Science Review
34. Russett, B., H.A. Ghobarah, & P. Huth (2003), 'Civil Wars Kill and Maim People-Long after Shooting Stops, American Political Science Review.
35. Shemyakina, O. (2006), 'The Effect of Armed Conflict on Accumulation of Schooling: Results from Tajikistan', HiCN Working Paper No. 12, Households in Conflict Network, University of Sussex, UK (www.hicn.org).
36. Stewart, F., Fitzgerald, V. & Associates (2001a), War and Underdevelopment, Volume 1, The Economic and Social Consequences of Conflict, Oxford University Press: Oxford.
37. Stewart, F., Fitzgerald, V. & Associates (2001b), War and Underdevelopment, Volume 2, Country Experiences, Oxford University Press: Oxford.
38. USCR (2004), World Refugee Survey 2004, Washington DC: US Committee for Refugees
39. Verpoorten, M. (2003), 'The Determinants of Income Mobility in Rwanda, 1990-2002', Mimeo, KU Leuven, Belgium.
40. Verwimp, P. & van Bavel, J. (2004), 'Child Survival and the Fertility of Refugees in Rwanda after the Genocide', PRUS Working Paper No. 26, Poverty Research Unit, Sussex, University of Sussex, UK.
41. Walter, Barbara F. (2004), 'Does Conflict Beget Conflict? Explaining Recurring Civil War', Journal of Peace Research, 41(3): 371-88.
42. WHO (2002), World Report on Violence and Health, Technical Report, World Health Organisation, Geneva.

43. Wood, Elisabeth J. (2003), *Insurgent Collective Action and Civil War in El Salvador*. Cambridge Studies in Comparative Politics, New York: Cambridge University Press.
44. Woodward, S. L. (1995), *Balkan Tragedy: Chaos and Dissolution After the Cold War*, Washington, D.C., Brookings Institution.



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-mail **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

